

JIGSAW CHARITY

England & Wales · Charity number 1192402

Details

Other names	JIGSAW
Status	Registered
Legal form	CIO
Registered	2020-11-18
Register	View on the Charity Commission register

Contact

Address	Dallas House Bordesley Green Road Birmingham B9 4TR
Phone	0121 7519987
Email	info@jigsaw.charity
Website	www.jigsaw.charity

Activities

Objects: (1) THE PREVENTION OR RELIEF OF POVERTY ANYWHERE IN THE WORLD BY PROVIDING GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY AND ALL NECESSARY SUPPORT TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT; (2) THE RELIEF OF FINANCIAL NEED AND SUFFERING AMONGST VICTIMS OF NATURAL OR OTHER KIND OF DISASTERS IN THE FORM OF MONEY OR OTHER MEANS DEEMED SUITABLE FOR PERSONS, BODIES, ORGANISATIONS AND / OR COUNTRIES AFFECTED, INCLUDING THE PROVISION OF MEDICAL AID, HOUSING, COUNSELLING AND EDUCATION. NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH [SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005] AND [SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008].

Activities: Jigsaw is an entirely volunteer run charity that aims to alleviate the suffering of the world's poorest people. As well as responding to disasters and emergencies, it promotes sustainable economic and social development by working with local communities - regardless of race, religion or gender.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Lebanon
- Occupied Palestinian Territories
- Pakistan
- Syria
- Turkey
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£2,036,393	£1,880,940	£494,441	0
2023-12-31	£2,323,629	£2,416,687	£338,988	0
2022-12-31	£2,606,896	£2,359,901	£432,046	0
2021-12-31	£1,087,097	£902,046	£185,051	0

Trustees

Name	Role	Appointed
Ishfaq Ahmed	Chair	2020-09-23
Iftiaz Hussain		2020-09-23
Imran Majid		2020-09-23

Accounts

Jigsaw Charity

Trustees' Report and Financial Statements

For the Year Ended 31 December 2024



Jigsaw Charity

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Jigsaw Charity

Reference and Administrative Details of the Charity, its Trustees and Advisers
For the Year Ended 31 December 2024

Trustees I Ahmed, Chair
S Q Ali (Resigned 8 July 2024)
I Hussain
I Majid

Charity registered number 1192402

Principal office Dallas House
Bordesley Green Road
Birmingham
B9 4TR

Independent auditor Dains Audit Limited
2 Chamberlain Square
Birmingham
B3 3AX

Bankers Barclays Bank Plc
22 St Peters St
Derby
DE1 1SH

Jigsaw Charity

Trustees' Report For the Year Ended 31 December 2024

The Trustees are pleased to present their annual directors' report of the charity for the 12 months ending 31 December 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2022, the Memorandum and Articles of Association, and the charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS 102) issued in January 2022.

Message from the Trustees

Dear friends and supporters,

As the trustees of Jigsaw charity, we sincerely thank you for your continued generous support throughout the past year. Your donations have played an essential role in helping us continue our mission of offering hope and assistance to those we serve around the world.

In 2024, one of our primary focuses was addressing the urgent humanitarian needs in Gaza, where ongoing conflict and widespread destruction have severely impacted access to basic necessities. We dedicated significant resources to providing food and clean water to affected communities, recognising these essentials as critical for survival amid the crisis.

Through our efforts, we aimed to alleviate immediate suffering and support the resilience of families facing unprecedented hardship. This focus reflects our commitment to responding swiftly and effectively to areas of greatest need during times of conflict.

As we did in 2023, we continued to encounter persistent challenges such as food insecurity, limited access to clean water, and health issues. Despite these obstacles, our volunteers, donors, and partners have shown unwavering dedication, enabling us to support our beneficiaries amidst adversity.

In December 2024, following the liberation of Syria, we significantly upscaled our efforts in the country to address the urgent needs of communities affected by years of conflict. With newfound access and improved security conditions, we began to plan new programmes, focusing on rebuilding infrastructure and providing essential healthcare for children and families. This expansion will allow us to deliver more comprehensive aid, foster local partnerships, and contribute to the long-term recovery and stability of the region. Our commitment remains steadfast as we work alongside Syrian communities to restore hope and dignity.

To conclude, we once again sincerely thank our volunteers, donors, and partners for your incredible generosity and support. Your efforts have helped to truly transform the lives of those that we serve, and we are immensely grateful for your continued support.

"Helping one person might not change the whole world, but it could change the world for one person."

Yours sincerely

Jigsaw Board of Trustees

Jigsaw Charity

Trustees' Report (continued) For the Year Ended 31 December 2024

Objectives and activities

a. Policies and objectives

The Charity is operated under the rules of its constitution. The objects of the Charitable Incorporated Organisation (CIO) are:

(1) The prevention or relief of poverty, hunger or hardship anywhere in the world by providing grants, items and services to individuals in need and/or charities or other organisations working to prevent or relieve poverty;

(2) The relief of financial need and suffering amongst victims of natural, or other kinds of disasters or situations, in the form of money or other means deemed suitable for persons, bodies, organisations and/or countries affected, including the provision of medical aid, housing, counselling, education, infrastructure, livelihood support and frameworks, with a particular focus on donor and beneficiary transparency.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Strategies for achieving objectives

About Us

Jigsaw is an independent non-profit organisation founded by a team of professionals and activists seeking to make a positive impact and contribution to the lives of those less fortunate.

Core Values

Trust

We earn your trust through effective delivery of projects and thorough, transparent reporting. We're a volunteer-run organisation and therefore there are no financial gains to be made. We have an open book policy where we are happy to share all reports and information for anyone to review.

Compassion

Every volunteer dedicates time and effort to develop projects to help alleviate the hardships of others. The underlying drive to volunteer is due to the care and compassion felt for those less fortunate. The care and compassion translate to kindness, empathy, respect and dignity towards all those we serve.

Sincerity

We are motivated to volunteer and work with sincerity to those we seek to serve, ensuring that all of our projects are delivered to a standard of excellence that we would accept for ourselves. Also, to ensure that everything we do is hallmarked with sincerity and excellence.

Vision

To become a beacon of light and hope, inspiring others around the world to come together, as volunteers, to create a better world, piece by piece.

Jigsaw Charity

Trustees' Report (continued) For the Year Ended 31 December 2024

Objectives and activities (continued)

c. Activities undertaken to achieve objectives

Mission

To work together, as volunteers, to deliver life-saving and life-changing solutions to those who are facing struggle and hardship as result of war, poverty, disease and disaster.

The Trustees, management team and network of core volunteers bring a wealth of experience having worked voluntarily in the sector for almost a decade and raised millions of pounds for a variety of great causes. Jigsaw is completely volunteer-managed and run, which means we have no paid staff whatsoever! We want to show the world that we can create a meaningful impact on the poor and destitute from a place of compassion and care, as volunteers. We seek to create a better world, piece by piece, where each and every volunteer, donor, advocate and supporter works hand in hand to complete the jigsaw and create significant and positive change.

d. Grant-making policies

The Trustees apply the funds of the Charity at their discretion and in accordance with the charitable purposes and objectives of the Charity.

The Trustees have appointed a sub-group Grant Making Advisory Group to consider the distribution of beneficial grants on its behalf and to make recommendations in accordance with the charitable purposes and objectives. Any decision whether to award a grant remains solely the responsibility of the trustees.

Priorities for support

The amount of work or number of projects that can be supported by the Trustees is necessarily limited to the amount of funds that are available for distribution each year.

The Trustees have determined that the current priorities for funding are:

- The relief of poverty within local communities and among the world's deprived and needy peoples, as determined by the Trustees in accordance with this policy.

The priorities for support will be reviewed by the Trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

Jigsaw Charity

Trustees' Report (continued) For the Year Ended 31 December 2024

Objectives and activities (continued)

Principles applied in determining support

In awarding grants, the trustees will apply the following principles.

The Trustees will consider any requests or known situations that are eligible for consideration:

- From any geographical area within the UK and overseas;
- From organisations and individuals alike.

Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.

The Trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in its policy.

The Trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation. This includes, but is not limited to, national and international relief operations in the wake of natural disasters, wars, those fleeing war or natural disaster or those fleeing other persecution or other disasters.

e. Volunteers

The Charity is wholly run by volunteers and recognises volunteers as an integral part of the charity. Their contribution supports the Charity's mission and strategic aims. The Charity aims to encourage and support volunteer involvement to ensure that volunteering benefits the Charity, its partners, and the volunteers themselves.

f. Public Benefit

The Trustees have also given consideration to the Charity Commission's general guidance on Public Benefit when setting future objectives and planning future activities. This is done by re-examining the charity's core aims, expanding its services and widening the scope of the charity's beneficiaries (where possible). The aim is to make sure that public benefit is maintained as a catalyst for their strategic thinking to deliver the objectives that they aspire to achieve.

Jigsaw Charity

Trustees' Report (continued) For the Year Ended 31 December 2024

Achievements and performance

a. Review of activities

Our key focus areas of work in 2024

WASH (Water, Sanitation and Hygiene)

Water is vital for all living creatures on Earth. Worldwide, one in four people lack access to safe drinking water, and about 50% of the global population does not have basic handwashing facilities. Jigsaw worked to help communities gain access to clean water and protect families who often spend up to six hours daily collecting water, frequently traveling alone. All our water projects are carefully placed within walking distance to ensure safe water collection for those we serve..

In 2024, our main goal was to assist more communities by installing communal water filtration plants and hand pumps.

Also, we started an initiative to provide clean drinking water daily in Gaza where the water system has been decimated. Sewage networks were destroyed, flooding the streets with dangerous water putting people at risk of waterborne diseases which also resulted in a shortage of clean drinking water.

Dignity Project (Period Poverty)

In 2024, we continued to focus on the vital Dignity project due to its proven success and the ongoing need it addresses. Recognising the importance of comprehensive support, we also added PSS (Psychosocial Support) to the project, as this was identified as a much-needed service for the women involved.

The project remains crucial in tackling period poverty among women in Lebanon, where many still struggle to afford menstrual and essential hygiene products amid severe economic hardship. Through this initiative, women receive sustainable, reusable menstrual products lasting up to three years, along with essential hygiene items. Beneficiaries and another female household member participate in informative sessions on the use and care of reusable pads, held in safe, confidential environments facilitated by trained local volunteers.

Building on the 2023 expansion that included women's health checks and cancer screenings, the addition of PSS in 2024 aims to provide holistic care, supporting both physical and emotional well-being.

Food Insecurity

Access to quality, nutritious food is essential for human survival. Ensuring reliable access to food can create many positive outcomes for people living below the poverty line around the world. Millions face severe poverty and struggle to provide meals for their families, often uncertain about where their next meal will come from.

This ongoing food insecurity impacts many aspects of life, including health and energy levels. Many people are unable to work productively, and children find it difficult to focus in school, which perpetuates the cycle of poverty.

In 2024, we continued distributing food parcels during emergencies and implementing long-term food assistance programs designed to tackle the root causes of hunger. In Lebanon, we provided food parcels to Syrians, Palestinians, and the Lebanese host community. Additionally, in Pakistan and Syria, we continued to offer food aid through both food parcel distributions and nutritious hot meals. Recognising the worsening situation in Gaza, where conditions are rapidly approaching famine, we have also expanded our food assistance programs there to address this urgent need.

Jigsaw Charity

Trustees' Report (continued) For the Year Ended 31 December 2024

Achievements and performance (continued)

Breaking Bad (Peshawar, Pakistan)

In 2024, we launched a drug rehabilitation project in Peshawar, Pakistan, aimed at addressing the rapidly growing ice epidemic along with other drug-related challenges. Recognising the urgency of the situation, we chose to collaborate with a well-established local rehabilitation centre to maximize our impact. By partnering with an experienced organisation on the ground, we avoid duplicating efforts and ensure that resources are used efficiently to provide effective support and recovery services to those affected.

Livelihood Projects

We continued our sustainable livelihood projects because we believe it is essential to empower individuals to stand on their own two feet and build a better future for themselves and their families. These projects provide people with the tools, skills, and resources they need to generate their own income and achieve long-term self-sufficiency.

In addition to implementing livelihood projects in Pakistan, we recognized the importance of expanding this support to other regions facing similar challenges. As a result, we began introducing livelihood initiatives in Lebanon as well. This expansion allows us to reach more communities, helping them develop sustainable sources of income and improve their overall quality of life. By focusing on these projects, we aim to foster resilience and independence among vulnerable populations across multiple countries.

School Rehabilitation Programme (Azad Kashmir)

In 2024, we continued our efforts to rehabilitate schools in Kashmir, recognising the vital role education plays in shaping future generations. Without access to properly functioning schools, many children in these regions would miss the opportunity to improve their lives.

The remote, mountainous areas of Azad Kashmir lack basic educational resources. Most schools are missing essential amenities such as water supply, washrooms, boundary walls, fully constructed classrooms (including windows, doors, walls, and floors), playgrounds, pathways, furniture, school safety equipment, first aid kits, learning materials, and electricity.

The condition of government public school buildings is alarming. Many classrooms are unusable due to damaged floors, walls, missing windows and doors, or completely collapsed structures and absent boundary walls. Even the rooms that remain operational are in poor shape, with rough floors, leaking roofs, and broken or missing doors and windows. This severely hampers both teaching and learning.

Given these challenges, we committed ourselves to continue rehabilitating schools in these areas, addressing the urgent need for safe and functional educational environments one school at a time.

Jigsaw Charity**Trustees' Report (continued)**
For the Year Ended 31 December 2024

Achievements and performance (continued)**b. Policies**

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore- mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

Financial review**a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

The balance held as unrestricted funds at 31 December 2024 was £84,344, of which £51,868 are regarded as free reserves, after allowing for the designation of tangible fixed asset funds and other specific designated funds.

The Trustees aim to build and maintain a level of reserves that is needed to bridge the gap between the spending and receiving of income and to cover unplanned emergencies or crisis in the future which the Charity may support.

The level of reserves will be reviewed annually to ensure alignment with the risks the Charity faces.

Restricted Funds

Our restricted funds are property which has been given to the Charity for a specific purpose and which it can only use under particular conditions.

Jigsaw Charity

Trustees' Report (continued) For the Year Ended 31 December 2024

c. Overview

The Board of Trustees are committed to ensure our income is used effectively, efficiently and responsibly.

Our income for the period ending 2024 was £2,036,393. This amount was lower than in 2023, primarily because there were no major emergencies requiring fundraising in 2024. We are deeply grateful to our donors and dedicated team of volunteers for their support and trust in our ability to successfully deliver these projects.

All our funds were raised from the public and support from local businesses. Funds were raised through various online marketing campaigns, fund-raising events, networking with high-net-worth donors, and through volunteer deployment programmes.

d. Principal risks and uncertainties

Jigsaw operates in potentially high-risk regions where emergency aid is required, such as conflict regions, natural disasters, high poverty areas, as well as in close proximity to vulnerable individuals. Furthermore, the entire organisation is operated by volunteers, therefore the level of accountability must be carefully managed, and any risks mitigated. In a rapidly changing world, we regularly review risk levels and scrutinise our mitigation procedures to ensure we are able to adapt to any changes effectively and promptly. We are particularly attentive to financial risks, and ensure we work closely with the banking sector to mitigate any money laundering and terrorism risks, as well as reviewing sanction publications from various governments each month.

e. Policies

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore-mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

Structure, governance and management

a. Constitution

Jigsaw Charity is a registered charity, number 1192402, and is constituted under a Trust deed dated 18 November 2020 and amended on 28 February 2022.

Jigsaw Charity

Trustees' Report (continued) For the Year Ended 31 December 2024

Structure, governance and management (continued)

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Apart from the first Charity Trustees, every trustee must be appointed for a term of two years by a resolution passed at a properly convened meeting of the Charity Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

c. Organisational structure and decision-making policies

Ultimate control of the Charity is vested in the Trustees, who give their time, experience and expertise for free.

The Charity Trustees shall manage the affairs of the Charity and may for that purpose exercise all the powers of the Charity. It is the duty of each Charity Trustee:

- a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the CIO in the way he or she decides in good faith would be most likely to further the purposes of the CIO; and
- b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:
 - i. any special knowledge or experience that he or she has or holds himself or herself out as having; and
 - ii. if he or she acts as a charity trustee of the CIO in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.

Any decision may be taken either:

- at a meeting of the charity trustees; or
- by resolution in writing [or electronic form] agreed by a majority of all of the charity trustees, which may comprise either a single document or several documents containing the text of the resolution in like form to which the majority of all of the charity trustees has signified their agreement. Such a resolution shall be effective provided that:
 - i. a copy of the proposed resolution has been sent, at or as near as reasonably practicable to the same time, to all of the trustees; and
 - ii. the majority of all of the charity trustees has signified agreement to the resolution in a document or documents which has or have been authenticated by their signature, by a statement of their identity accompanying the document or documents, or in such other manner as the charity trustees have previously resolved, and delivered to the CIO at its principal office or such other place as the trustees may resolve within 28 days of the circulation date.

Jigsaw Charity

Trustees' Report (continued) For the Year Ended 31 December 2024

Structure, governance and management (continued)

d. Policies adopted for the induction and training of Trustees

The charity trustees will make available to each new charity trustee, on or before his or her first appointment:

- a) a copy of the current version of this constitution; and
- b) a copy of the CIO's latest Trustees' Annual Report and statement of accounts.

New Trustees undergo a briefing on their legal obligations under Charity law, the content of the memorandum and articles of association, the management and decision making processes, the business plan and recent financial performance of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

e. Pay policy for key management personnel

Although the legal structure of the CIO allows it to employ and remunerate such staff as are necessary for carrying out the work of the CIO, this constitution prohibits the capability for the CIO to employ and remunerate staff, as it is counter to the CIO ethos of an entirely volunteer run organisation. The capability to employ and remunerate staff may be reinstated in future by a 100% trustee and member vote, if deemed essential to carrying out the core objectives, where it would otherwise become detrimental to the CIO operating otherwise to meet its objectives.

f. Financial risk management

Jigsaw operates in potentially high-risk regions where emergency aid is required, such as conflict regions, natural disasters, high poverty areas, as well as in close proximity to vulnerable individuals. Furthermore, the entire organisation is operated by volunteers, therefore the level of accountability must be carefully managed, and any risks mitigated. In a rapidly changing world, we regularly review risk levels and scrutinise our mitigation procedures to ensure we are able to adapt to any changes effectively and promptly. We are particularly attentive to financial risks, and ensure we work closely with the banking sector to mitigate any money laundering and terrorism risks, as well as reviewing sanction publications from various governments each month.

Plans for future periods

In 2025, we will continue to maintain a strong focus on livelihood projects, recognising their critical role in supporting communities and fostering long-term stability. Given their importance, these initiatives will remain a cornerstone of our efforts to improve the quality of life for those we serve.

Additionally, we plan to upscale our work in Syria. With the recent liberation of key areas, new opportunities have emerged to expand our programmes and make a significant impact. We will carefully explore these possibilities, aiming to provide effective support where it is most needed.

At the same time, we will continue to closely monitor the situation in Gaza. While the circumstances remain complex and challenging, we are committed to helping whenever possible, responding flexibly to the evolving needs on the ground.

Moreover, we will continue to regularly review and improve our policies and procedures. This ongoing effort ensures we uphold the highest standards of governance, accountability, and effectiveness in all aspects of our work.

Jigsaw Charity

Trustees' Report (continued) For the Year Ended 31 December 2024

Members' liability

The Members of the Charity guarantee to contribute an amount not exceeding £1 to the assets of the Charity in the event of winding up.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the group and charity and of application of resources, including the income and expenditure, of the group for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

.Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Jigsaw Charity

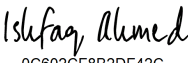
Trustees' Report (continued)
For the Year Ended 31 December 2024

Auditor

The auditor, Dains Audit Limited, has indicated his willingness to continue in office. The designated Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 13 August 2025 and signed on their behalf by:

Signed by:


0C602CF8B2DF42C...

I Ahmed
Chair

Jigsaw Charity**Independent Auditor's Report to the Members of Jigsaw Charity**

Opinion

We have audited the financial statements of Jigsaw Charity (the 'charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Jigsaw Charity**Independent Auditor's Report to the Members of Jigsaw Charity (continued)**

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Jigsaw Charity**Independent Auditor's Report to the Members of Jigsaw Charity (continued)**

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with Trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the Charity, including the financial reporting legislation, Charities Act 2011, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

Jigsaw Charity

Independent Auditor's Report to the Members of Jigsaw Charity (continued)

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

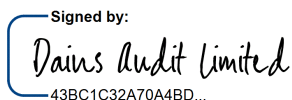
- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the Charity's legal advisors.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditor's Report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:

 43BC1C32A70A4BD...
Dains Audit Limited

Statutory Auditor
 Chartered Accountants

Birmingham

13 August 2025

Dains Audit Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Jigsaw Charity

Statement of financial activities
For the Year Ended 31 December 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Note				
Income from:					
Donations and legacies	3	276,849	1,759,544	2,036,393	2,323,629
Total income		276,849	1,759,544	2,036,393	2,323,629
Expenditure on:					
Raising funds	4	17,250	16,920	34,170	35,806
Charitable activities	6	332,737	1,514,033	1,846,770	2,380,881
Total expenditure		349,987	1,530,953	1,880,940	2,416,687
Net movement in funds		(73,138)	228,591	155,453	(93,058)
Reconciliation of funds:					
Total funds brought forward		155,574	183,414	338,988	432,046
Net movement in funds		(73,138)	228,591	155,453	(93,058)
Total funds carried forward		82,436	412,005	494,441	338,988

The Statement of Financial Activities includes all gains and losses recognised in the year.

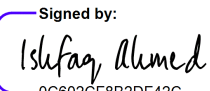
The notes on pages 21 to 39 form part of these financial statements.

Jigsaw Charity
Registered number: CE023894

Balance Sheet
As at 31 December 2024

	Note	2024 £	2023 £
Tangible assets	10	2,476	3,912
Current assets			
Debtors	11	44,653	12,480
Cash at bank and in hand		461,514	333,407
		506,167	345,887
Creditors: amounts falling due within one year	12	(14,202)	(10,811)
Net current assets		491,965	335,076
Total assets less current liabilities, being net assets		494,441	338,988
Charity funds			
Restricted funds	13	412,005	183,414
Unrestricted funds	13	82,436	155,574
Total funds		494,441	338,988

The financial statements were approved and authorised for issue by the Trustees on 13 August 2025 and signed on their behalf by:

Signed by:

0C602CE8B2DF42C
I Ahmed
Chair of Trustees

The notes on pages 21 to 39 form part of these financial statements.

Jigsaw Charity

Statement of Cash Flows
For the Year Ended 31 December 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net cash from operating activities	128,107	(76,504)
Change in cash and cash equivalents in the year	128,107	(76,504)
Cash and cash equivalents at the beginning of the year	333,407	409,911
Cash and cash equivalents at the end of the year	461,514	333,407

The notes on pages 21 to 39 form part of these financial statements

Jigsaw Charity**Notes to the Financial Statements
For the Year Ended 31 December 2024**

1. General information

Jigsaw Charity is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales under the charity number 1192402. The principal office address is given in the reference and administrative details section and the principal objectives of the Charity are set out in the Trustees' Report.

2. Accounting policies**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2022.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared in the Charity's functional currency of GBP £. They are rounded to the nearest £.

Jigsaw Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The following principal accounting policies have been applied:

2.2 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. The Trustees have also prepared cash flow forecasts, which demonstrate that the CIO continues to be able to meet its liabilities as they fall due for a period of at least twelve months from the date of approval of the financial statements. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Jigsaw Charity**Notes to the Financial Statements
For the Year Ended 31 December 2024**

2. Accounting policies (continued)**2.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

2. Accounting policies (continued)

2.4 Expenditure (continued)

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.5 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	- 5 years
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2.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Jigsaw Charity**Notes to the Financial Statements
For the Year Ended 31 December 2024**

2. Accounting policies (continued)**2.9 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

3. Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Donations	276,849	1,759,544	2,036,393

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations	324,121	1,999,508	2,323,629

4. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Direct fundraising costs	8,751	16,920	25,671
Advertising and marketing	8,499	-	8,499
	17,250	16,920	34,170

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

4. Expenditure on raising funds (continued)

Costs of raising voluntary income (continued)

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Direct fundraising costs	8,999	23,958	32,957
Advertising and marketing	2,849	-	2,849
	<u>11,848</u>	<u>23,958</u>	<u>35,806</u>

5. Analysis of grants

	Grants to Institutions 2024 £	Total funds 2024 £
Prevention or relief of poverty	<u>1,802,460</u>	<u>1,802,460</u>

	Grants to Institutions 2023 £	Total funds 2023 £
Prevention or relief of poverty	<u>2,341,802</u>	<u>2,341,802</u>

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

5. Analysis of grants (continued)

The Charity has made the following material grants to institutions during the year:

	2024	2023
	£	£
Name of institution		
Deniz Feneri Association	152,688	1,297,820
Ghirass	62,905	89,875
MEHD Foundation	404,295	273,862
Sindh Development Organisation (SDO)	57,395	196,228
Awareness & Consolation Association	170,624	149,474
Action for Humanity	-	151,122
Street Children Pakistan Welfare Trust	132,319	87,390
Islamic Welfare Association	37,897	77,155
Limitless Humanitarian Services	160,269	-
Rahma Worldwide	532,116	-
Selam Centre	57,977	-
	1,768,485	2,322,926
Other grants to institutions	33,975	18,876
	1,802,460	2,341,802

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Prevention or relief of poverty	332,737	1,514,033	1,846,770
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Prevention or relief of poverty	326,272	2,054,609	2,380,881

7. Analysis of expenditure by activities

	Grant funding of activities 2024 £	Support costs 2024 £	Total funds 2024 £
Prevention or relief of poverty	1,802,460	44,310	1,846,770
	Grant funding of activities 2023 £	Support costs 2023 £	Total funds 2023 £
Prevention or relief of poverty	2,341,802	39,079	2,380,881

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2024 £	Total funds 2023 £
Depreciation	1,436	1,436
Computer equipment	1,253	1,104
Website costs	604	620
Telephone and internet	835	835
Software subscriptions and licences	2,926	2,281
Repairs and maintenance	34	-
Rent (donated services)	14,575	14,200
Printing, postage and stationery	126	727
Utilities	4,905	4,180
Bank charges	913	1,041
Legal and professional fees	14,860	10,776
Sundry costs	-	1,088
Insurance	843	791
Venue Hire	1,000	-
	44,310	39,079

8. Auditor's remuneration

	2024 £	2023 £
Fees payable to the CIO's auditor for the audit of the CIO's annual financial statements	11,880	10,776

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

9. Trustees' remuneration and expenses

The Charity has no employees and to this extent, there are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the year ended 31 December 2024, no Trustee expenses have been incurred (2023 - £NIL).

10. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 January 2024	7,179
At 31 December 2024	7,179
Depreciation	
At 1 January 2024	3,267
Charge for the year	1,436
At 31 December 2024	4,703
Net book value	
At 31 December 2024	2,476
At 31 December 2023	3,912

11. Debtors

	2024 £	2023 £
Due within one year		
Prepayments and accrued income	44,653	12,480

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

12. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	415	34
Accruals and deferred income	13,787	10,777
	<u>14,202</u>	<u>10,811</u>

13. Statement of funds

Statement of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Balance at 31 December 2024 £
Unrestricted funds				
Designated funds				
Tangible fixed assets	3,912	-	(1,436)	2,476
National or international humanitarian disasters	20,000	-	-	20,000
Contracted costs	10,000	-	-	10,000
	<u>33,912</u>	<u>-</u>	<u>(1,436)</u>	<u>32,476</u>
General funds				
General funds	<u>121,662</u>	<u>276,849</u>	<u>(348,551)</u>	<u>49,960</u>
Total Unrestricted funds	<u>155,574</u>	<u>276,849</u>	<u>(349,987)</u>	<u>82,436</u>

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

13. Statement of funds (continued)

	Balance at 1 January 2024 £	Income £	Expenditure £	Balance at 31 December 2024 £
Restricted funds				
Bread	2,398	29,159	(25,303)	6,254
Fidyah	-	5,003	(5,003)	-
Food	61,192	613,494	(535,519)	139,167
Water Pump Appeal	2,607	190,831	(160,324)	33,114
Winter - Lebanon	-	75,750	(59,376)	16,374
Medical Aid	17,059	77,327	(82,199)	12,187
Orphans	1,879	68,881	(43,241)	27,519
Pakistan	13,382	137,911	(138,368)	12,925
Ramadan Food	(4,626)	307,616	(287,903)	15,087
Self Reliance Scheme	288	6,973	(7,256)	5
Syria	11,963	42,252	(21,318)	32,897
Turkey	46	-	(46)	-
Zakat	77,226	181,656	(142,406)	116,476
Qurbani	-	22,691	(22,691)	-
	<u>183,414</u>	<u>1,759,544</u>	<u>(1,530,953)</u>	<u>412,005</u>
Total of funds	<u>338,988</u>	<u>2,036,393</u>	<u>(1,880,940)</u>	<u>494,441</u>

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Unrestricted funds				
Tangible fixed assets	5,348	-	(1,436)	3,912
National or international humanitarian diasters	20,000	-	-	20,000
Contracted costs	10,000	-	-	10,000
	<u>35,348</u>	<u>-</u>	<u>(1,436)</u>	<u>33,912</u>
General funds				
General funds	<u>134,225</u>	<u>324,121</u>	<u>(336,684)</u>	<u>121,662</u>
Total Unrestricted funds	<u>169,573</u>	<u>324,121</u>	<u>(338,120)</u>	<u>155,574</u>

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

13. Statement of funds (continued)

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Restricted funds				
Bread	1,463	24,417	(23,482)	2,398
Fidyah	-	299	(299)	-
Food	146,636	127,111	(212,555)	61,192
Water Pump Appeal	5,381	72,319	(75,093)	2,607
Winter - Lebanon	-	300	(300)	-
Medical Aid	(842)	78,134	(60,233)	17,059
Orphans	918	6,995	(6,034)	1,879
Pakistan	68,641	167,760	(223,019)	13,382
Palestine	1,454	-	(1,454)	-
Ramadan Food	-	221,156	(225,782)	(4,626)
Self Reliance Scheme	282	1,186	(1,180)	288
Sudan	1	-	(1)	-
Syria	1,988	1,118,010	(1,108,035)	11,963
Turkey	-	46,178	(46,132)	46
Zakat	36,551	135,643	(94,968)	77,226
	<u>262,473</u>	<u>1,999,508</u>	<u>(2,078,567)</u>	<u>183,414</u>
Total of funds	<u>432,046</u>	<u>2,323,629</u>	<u>(2,416,687)</u>	<u>338,988</u>

Jigsaw Charity**Notes to the Financial Statements
For the Year Ended 31 December 2024**

13. Statement of funds (continued)**Tangible fixed assets**

This designated fund represents the capital element of the fixed assets.

National or international humanitarian disasters

This designated fund represents amount set aside to provide immediate assistance where they may be National or international humanitarian disasters

Contracted costs

This designated fund represents amounts to cover the contracted costs of the Charity.

Bee Honey Project

This restricted fund is part of the Entrepreneurship project designed to enable those living in poverty setup a honeybee farming business. The donations support the purchase of a hive and associated equipment so that families can produce and sell honey.

Bread

This restricted fund provides funds to purchase bread being a basic necessity to feed thousands of people.

Project Yemen

This project provides support to those affected by the humanitarian crisis in Yemen. The donations support the provision of life saving food packs as well as medical and financial assistance.

Burma

Project to construct water pumps, wells and solar plants.

Fidyah

Religious donations made in Islam when a fast is missed or broken to feed those in need.

Food

This project seeks to put food on the table of those families in need around the world and achieving food security.

Water Pump Appeal

This project seeks to provide access to safe and clean drinking water through strategically placed water interventions such as water pumps and plants in villages.

Winter - Lebanon

This project seeks to provide vital winter aid to refugees and displaced families in Lebanon to keep them warm through the colder months.

Medical Aid

The fund seeks to provide medical, healthcare and disability support. Support is in various forms such as wheelchairs to provide mobility, hospital support, eye surgery and other cases. Donations help with the purchase of various disability movement aids. The aid is currently distributed in Sindh, Pakistan.

Jigsaw Charity**Notes to the Financial Statements
For the Year Ended 31 December 2024**

13. Statement of funds (continued)**Orphans**

The project provides financial support and assistance to orphans. For example, the provision of winter clothing, hygiene packs and education kits to enable children to overcome adversity and set them on a path to betterment.

Pakistan

The project seeks to address one of the biggest challenges in the country, being access to portable water. Assistance is also provided in the form of livelihood projects, orphan support, medical, and financial assistance. Donations support the purchase of sewing machines, winter aid kits and the installation of solar water plants.

Palestine

The project seeks to provide relief solutions (food security) to families in Palestine, in the form of food parcels.

Ramadan Food

The project looks to hand deliver food parcels to refugees unable to enjoy the month of Ramadan. In particular, the delivery of life saving food parcels to Syrian and Palestinian families living in poverty in refugee camps in Lebanon.

Self Reliance Scheme

The project focuses around providing social support to communities in rural, semi-urban and urban areas by encouraging them to ascertain their own needs. Programmes include special education for children, support for children going to school to cover the cost of uniform and fees, provision of safe drinking water facilities and sanitation at community level, promoting agricultural practices, organising training workshops for livelihood improvement and strengthening local communities through networking.

Sudan

The project seeks to provide relief solutions (food security, winter aid and debt relief) to families in Sudan.

Project Syria and Jigsaw Village

The project seeks to provide food security, winter aid, and debt relief to families in Syria through the provision of food parcels, bread, blankets and funds to pay family rent for a year.

A key part of the Syria project is the Jigsaw Village. The aim of the project is to build a village in Syria, consisting of 400 secure homes for displaced Syrians (Syrian refugee families) located in the safe zone near the Turkish Border. The village is designed to be a safe haven for refugees, women and children to survive the winter. The estimated cost of building a house in the village is £1,900, made of two rooms, kitchen and bathroom with water.

Turkey

Fund to provide emergency relief in Turkey following the earthquake.

Zakat

Zakat is a form of obligatory charity that has the potential to ease the suffering of millions. Zakat is distributed according to the 8 Islamic principles. Donations are used to fund one or more projects including livelihood support (small business start ups such as small grocery shops and phone repair shops for as little as £400, mobile food carts costing £1,250 and honey bee farming costing £130), clean water (installation of solar water plants costing £1,800, installation of large hand pump costing £280, and installation of small hand pump costing £120), orphan support and food parcels.

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

13. Statement of funds (continued)

Qurbani

Fund to fulfil the Eid-ul-Adha sacrifice by providing ethically slaughtered livestock to vulnerable families in Somalia, Syria and Pakistan.

14. Summary of funds

Summary of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Balance at 31 December 2024 £
Designated funds	33,912	-	(1,436)	32,476
General funds	121,662	276,849	(348,551)	49,960
Restricted funds	183,414	1,759,544	(1,530,953)	412,005
	<u>338,988</u>	<u>2,036,393</u>	<u>(1,880,940)</u>	<u>494,441</u>

Summary of funds - prior year

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Designated funds	35,348	-	(1,436)	33,912
General funds	134,225	324,121	(336,684)	121,662
Restricted funds	262,473	1,999,508	(2,078,567)	183,414
	<u>432,046</u>	<u>2,323,629</u>	<u>(2,416,687)</u>	<u>338,988</u>

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

15. Analysis of net assets between funds**Analysis of net assets between funds - current year**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	2,476	-	2,476
Current assets	94,162	412,005	506,167
Creditors due within one year	(14,202)	-	(14,202)
Total	82,436	412,005	494,441

Analysis of net assets between funds - prior year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	3,912	-	3,912
Current assets	162,473	183,414	345,887
Creditors due within one year	(10,811)	-	(10,811)
Total	155,574	183,414	338,988

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net income/expenditure for the year (as per Statement of Financial Activities)	155,453	(93,058)
Adjustments for:		
Depreciation charges	1,436	1,436
(Increase)/decrease in debtors	(32,173)	14,567
Increase in creditors	1,483	551
Net cash provided by/(used in) operating activities	126,199	(76,504)

Jigsaw Charity

Notes to the Financial Statements
For the Year Ended 31 December 2024

17. Analysis of cash and cash equivalents

	2024	2023
	£	£
Cash in hand	461,514	333,407

18. Analysis of changes in net debt

	At 1 January 2024	Cash flows	At 31 December 2024
	£	£	£
Cash at bank and in hand	333,407	128,107	461,514
	333,407	128,107	461,514

19. Related party transactions

The Charity has not entered into any related party transactions during the period, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2024.

Accounts

Jigsaw Charity

Trustees' Report and Financial Statements

For the Year Ended 31 December 2023

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**Reference and Administrative Details of the Charity, its Trustees and Advisers
For the Year Ended 31 December 2023**

Trustees I Ahmed, Chair
S Q Ali (Resigned 8 July 2024)
I Hussain
I Majid

Charity registered number 1192402

Principal office Dallas House
Bordesley Green Road
Birmingham
B9 4TR

Independent auditor Dains Audit Limited
2 Chamberlain Square
Paradise Circus
Birmingham
B3 3AX

Bankers Barclays Bank Plc
22 St Peters St
Derby
DE1 1SH

**Trustees' Report
For the Year Ended 31 December 2023**

The Trustees are pleased to present their annual directors' report of the charity for the 12 months ending 31 December 2023.

The financial statements comply with the Charities Act 2022, the CIO Constitution, and the charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS 102) issued in January 2022.

Message from the Trustees

Dear friends and supporters,

As trustees of Jigsaw charity, we would like to express our heartfelt gratitude for the generous support you have once again extended over the past year. Your contributions have been crucial in enabling us to uphold our mission of providing hope and aid to our beneficiaries globally.

In 2023, like the previous year of 2022, we have encountered significant challenges due to the enduring impact of the COVID-19 pandemic on global communities over the last four years. Nevertheless, we remain optimistic that moving forward, we will leave the repercussions of COVID-19 in the past.

As you all know, the devastating 7.8-magnitude earthquake near the Türkiye-Syria border in the early hours of Monday 6 February 2023 caused one of the biggest disasters to impact the region in recent times. Tens of thousands of people were killed, and many were injured. Thousands of buildings collapsed, leaving countless people homeless. In our immediate response, teams were promptly mobilised to the earthquake-affected regions to conduct assessments and establish both an emergency response strategy and a comprehensive long-term rehabilitation plan. This includes the implementation of Jigsaw Village 2.0, a housing project in Northern Syria aimed at providing residences for 500 families impacted by the earthquake.

We have encountered persistent challenges such as food insecurity, limited access to clean water, and health issues. Despite these obstacles, our volunteers, donors, and partners have shown unwavering dedication, enabling us to support our beneficiaries amidst adversity.

With your support, we have aided vulnerable individuals and families, addressed social and economic inequalities, and contributed to building a better world, piece by piece.

In conclusion, we wish to convey our sincere appreciation to our volunteers, donors, and partners, for your support and generosity. Your contributions have significantly impacted the lives of those we assist, and we are profoundly thankful for your continued support

"Service to others is the rent you pay for your room here on earth."
(Mohammed Ali)

Yours sincerely

Jigsaw Board of Trustees

Trustees' Report (continued)
For the Year Ended 31 December 2023

Objectives and activities

a. Policies and objectives

The Charity is operated under the rules of its constitution. The objects of the Charitable Incorporated Organisation (CIO) are:

- (1) The prevention or relief of poverty, hunger or hardship anywhere in the world by providing grants, items and services to individuals in need and/or charities or other organisations working to prevent or relieve poverty;
- (2) The relief of financial need and suffering amongst victims of natural, or other kinds of disasters or situations, in the form of money or other means deemed suitable for persons, bodies, organisations and/or countries affected, including the provision of medical aid, housing, counselling, education, infrastructure, livelihood support and frameworks, with a particular focus on donor and beneficiary transparency.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Strategies for achieving objectives

About Us

Jigsaw is an independent non-profit organisation founded by a team of professionals and activists seeking to make a positive impact and contribution to the lives of those less fortunate.

Core Values

Trust

We earn your trust through effective delivery of projects and thorough, transparent reporting. We're a volunteer run organisation and therefore there are no financial gains to be made. We have an open book policy where we are happy to share all reports and information for anyone to review.

Compassion

Every volunteer dedicates time and effort to develop projects to help alleviate the hardships of others. The underlying drive to volunteer is due to the care and compassion felt for those less fortunate. The care and compassion translate to kindness, empathy, respect and dignity towards all those we serve.

Sincerity

We are motivated to volunteer and work with sincerity to those we seek to serve, ensuring that all of our projects are delivered to a standard of excellence that we would accept for ourselves. Also, to ensure that everything we do is hallmarked with sincerity and excellence.

Vision

To become a beacon of light and hope, inspiring others around the world to come together, as volunteers, to create a better world, piece by piece.

Trustees' Report (continued)
For the Year Ended 31 December 2023

Objectives and activities (continued)

c. Activities undertaken to achieve objectives

Mission

To work together, as volunteers, to deliver life-saving and life-changing solutions to those who are facing struggle and hardship as result of war, poverty, disease and disaster.

The Trustees, management team and network of core volunteers bring a wealth of experience having worked voluntarily in the sector for almost a decade and raised millions of pounds for a variety of great causes. Jigsaw is completely volunteer-managed and run, which means we have no paid staff whatsoever! We want to show the world that we can create a meaningful impact on the poor and destitute from a place of compassion and care, as volunteers. We seek to create a better world, piece by piece, where each and every volunteer, donor, advocate and supporter works hand in hand to complete the jigsaw and create significant and positive change.

d. Grant-making policies

The Trustees apply the funds of the Charity at their discretion and in accordance with the charitable purposes and objectives of the Charity.

The Trustees have appointed a sub-group Grant Making Advisory Group to consider the distribution of beneficial grants on its behalf and to make recommendations in accordance with the charitable purposes and objectives. Any decision whether to award a grant remains solely the responsibility of the trustees.

Priorities for support

The amount of work or number of projects that can be supported by the Trustees is necessarily limited to the amount of funds that are available for distribution each year.

The Trustees have determined that the current priorities for funding are:

- The relief of poverty within local communities and among the world's deprived and needy peoples, as determined by the Trustees in accordance with this policy.

The priorities for support will be reviewed by the Trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

Trustees' Report (continued)
For the Year Ended 31 December 2023

Objectives and activities (continued)

Principles applied in determining support

In awarding grants, the trustees will apply the following principles.

The Trustees will consider any requests or known situations that are eligible for consideration:

- From any geographical area within the UK and overseas;
- From organisations and individuals alike.

Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.

The Trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in its policy.

The Trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation. This includes, but is not limited to, national and international relief operations in the wake of natural disasters, wars, those fleeing war or natural disaster or those fleeing other persecution or other disasters.

e. Volunteers

The Charity is wholly run by volunteers and recognises volunteers as an integral part of the charity. Their contribution supports the Charity's mission and strategic aims. The Charity aims to encourage and support volunteer involvement to ensure that volunteering benefits the Charity, its partners, and the volunteers themselves.

Achievements and performance

a. Review of activities

Our key focus areas of work in 2023

WASH (Water, Sanitation and Hygiene)

Water is an essential element for all living beings on earth. Globally, one in four people lack safe drinking water and an estimated 50 percent of the world's population does not have access to basic handwashing facilities. Jigsaw is working to help communities to not only gain access to clean water, but to also protect families who can spend as much as six hours a day fetching water, many times having to go alone. All our water interventions are strategically located within walking distances to ensure our beneficiaries can collect the water in a safe manner.

Water Interventions in 2023

- Small Hand Pumps – 284
- Large Hand Pumps – 87
- Water Filtration Plants – 22

Trustees' Report (continued)
For the Year Ended 31 December 2023

Achievements and performance (continued)

Dignity Project (Period Poverty)

In 2023, the vital Dignity project continued, addressing the pressing issue faced by women in Lebanon who were unable to afford menstrual and essential hygiene products due to the dire economic conditions that pushed 78% of the population below the poverty line. Many female refugees were forced to make difficult choices between purchasing food or hygiene items. Period Poverty, characterized by the lack of access to sanitary products, a safe and hygienic environment for their use, and the right to manage menstruation without shame or stigma, still is a harsh reality for many.

Through this initiative, we support women by providing a sustainable, reusable option that can last up to 3 years, in addition to essential hygiene products. Each beneficiary and another female household member received an informative session on how to utilize and maintain the reusable pads alongside the distribution of the dignity bag. These sessions, conducted in intimate settings, offered a secure space for women to openly discuss this sensitive topic, led by trained local volunteers. In 2023, we expanded our services to include women's health checks and cancer screening services.

Pakistan Floods

In 2023, within the framework of our ongoing rehabilitation program aimed at aiding individuals impacted by the catastrophic floods in Pakistan in 2022, we sustained our efforts by offering assistance such as housing and latrines to the most vulnerable families. This support is crucial in addressing health concerns associated with hygiene and in ensuring that families in Sindh and KPK have adequate shelter.

Food Insecurity

Access to quality, nutritious food is a fundamental necessity for human survival. Ensuring secure access to food can yield a wide array of positive outcomes for individuals residing below the poverty line worldwide. Millions of people across the globe endure deep poverty and face challenges in providing sustenance for their families, often uncertain about their next meal.

This persistent food insecurity has far-reaching repercussions on various facets of life, affecting health and energy levels. Many individuals are unable to engage in productive work, while children encounter difficulties concentrating in school, exacerbating the cycle of poverty.

Throughout 2023, we engaged in the distribution of food parcels during emergencies and implemented long-term food assistance initiatives aimed at addressing the root causes of hunger. In Lebanon, we distributed food parcels to Syrians, Palestinians, and the Lebanese host community. Furthermore, in Pakistan and Syria, we provided food aid through distributions of food parcels and nutritious hot meals.

Trustees' Report (continued)
For the Year Ended 31 December 2023

Achievements and performance (continued)

Just Feed Project (Peshawar, Pakistan)

In 2023 we introduced the life-changing "Just Feed" project, an initiative dedicated to bringing hope and nourishment to the needy families in Peshawar, Pakistan. Our mission is simple: to combat food insecurity and ensure that no family goes to bed hungry.

Imagine the joy and relief that a hot, delicious meal can bring to a family struggling to make ends meet. For just £1, you can make a profound difference in the lives of these families. With your support, we can provide a nutritious feast consisting of 5 naans, and either chicken, vegetable, or meat curry to a family of 5-7 individuals every single day.

But it doesn't stop there. Our meals are not only freshly cooked but also filled with love and care. They are carefully prepared and distributed from the Jigsaw bakery, ensuring that every bite is a reminder of hope, warmth, and comfort.

Project Objectives:

1. Provide daily meals to participating families, ensuring access to nutritious and balanced food.
2. Improve food security by addressing hunger and allowing families to focus on long-term solutions to break poverty cycles.
3. Promote the health and well-being of families by ensuring they receive sufficient nutrition daily.

Livelihood Projects

In 2023, we carried out a number of interventions to help support beneficiaries become more independent, by earning for themselves in a dignified manner. These projects included:

- Enterprise development in the form of shops
- 100 families provided with honey bee farming businesses
- 60 families provided with fruit & veg carts

Jigsaw Village 2.0 (Idlib, Syria)

We all saw the devastation caused by the earthquake which struck Syria on February 6th, 2023, causing thousands of deaths and homes to be lost. Generations wiped out, children orphaned, thousands of people lying dead under the rubble, unable to be buried because the resources were not available to search for and recover the bodies. Eleven years of danger, hunger, unrest and uncertainty have plagued the lives of ordinary Syrian families trying to live their lives. Now those affected must contend with being homeless with no possessions and rebuilding their lives all over again after the earthquake.

We wanted to help change this. After successfully completing the first Jigsaw Village project with the assistance of our partners on the ground inside Idlib, we aim to build Jigsaw Village 2.0. The second housing project by Jigsaw Charity will consist of 500 brick-built homes which will be given to those made homeless by the earthquake. The land has been secured and work has begun.

Trustees' Report (continued)
For the Year Ended 31 December 2023

Achievements and performance (continued)

Cancer Support Programme (Azad Kashmir)

We continued our cancer support programme in 2023 with MAA Foundation UK in response to the ever-growing rise in cancer related deaths in the third world.

“70% of all cancer-related deaths worldwide occur in low to medium-income countries” - World Health Organisation.

Unlike in high-income countries, victims of cancer in the third world face the barrier of having to fund their own medical diagnosis and treatment, which often leads to delays and devastation.

According to the World Health Organisation, **cancer is the second biggest killer globally** and over **two thirds of deaths in the third world caused by cancer could be avoided if early diagnosis and treatment is provided.**

We are currently supporting MAA Foundation through the provision of supporting cancer patients' life-saving diagnosis and treatment.

School Rehabilitation Programme (Azad Kashmir)

In 2023, we were able to rehabilitate 3 schools across Azad Kashmir. As per the Alif Ailaan Pakistan Annual Education Assessment Report (ASER) District Education Rankings 2019, Sudhanoti occupies the 147th position out of 148 districts concerning facilities and infrastructure, and 49th out of 148 districts in terms of education quality. The remote and mountainous areas in proposed District Sudhanoti lack basic educational amenities. Most schools are deficient in essential facilities such as water supply, washrooms, boundary walls, complete classrooms (including windows, doors, walls, and floors), playgrounds, pathways, furniture, School Safety and First Aid Kits, learning materials, and electricity.

The state of Government Public School buildings is worrisome; many schools have non-functional rooms, with most being unusable due to rough floors, damaged walls, missing windows and doors, and some completely collapsed or missing boundary walls. Even the operational rooms are in poor condition with rough floors, unsealed roofs, doors and windows in need of repair or missing altogether. Overall, the schools' condition is dire, significantly impacting the teaching and learning environment. For this reason we decided to take on the task of rehabilitating schools in these areas one by one.

b. Policies

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on foremostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

Trustees' Report (continued)
For the Year Ended 31 December 2023

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

The balance held as unrestricted funds at 31 December 2023 was £155,574, of which £121,662 are regarded as free reserves, after allowing for the desingation of tangible fixed asset funds and other specific designated funds.

The Trustees aim to build and maintain a level of reserves that is needed to bridge the gap between the spending and receiving of income and to cover unplanned emergencies or crisis in the future which the Charity may support.

The level of reserves will be reviewed annually to ensure alignment with the risks the Charity faces.

Restricted Funds

Our restricted funds are property which has been given to the Charity for a specific purpose and which it can only use under particular conditions.

c. Overview

The Board of Trustees is committed to ensuring that our income is used effectively, efficiently, and responsibly.

The income for the year ended in 2023 was £2,323,629. This was slightly lower than the income for 2022 due to the extra funds raised in 2022 for the Pakistan floods appeal. We are extremely grateful to our donors and team of volunteers for helping us to raise this amount as well as having the confidence and trust in our ability to deliver the projects.

All of our funds were raised from the general public support from local businesses. Funds were raised through various online marketing campaigns, networking with high-net-worth donors, and through volunteer deployment programmes.

d. Principal risks and uncertainties

Jigsaw operates in potentially high-risk regions where emergency aid is required, such as conflict regions, natural disasters, high poverty areas, as well as in close proximity to vulnerable individuals. Furthermore, the entire organisation is operated by volunteers, therefore the level of accountability must be carefully managed, and any risks mitigated. In a rapidly changing world, we regularly review risk levels and scrutinise our mitigation procedures to ensure we are able to adapt to any changes effectively and promptly. We are particularly attentive to financial risks, and ensure we work closely with the banking sector to mitigate any money laundering and terrorism risks, as well as reviewing sanction publications from various governments each month.

Trustees' Report (continued)
For the Year Ended 31 December 2023

e. Policies

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore- mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

Structure, governance and management

a. Constitution

Jigsaw Charity is a registered charity, number 1192402, and is constituted under a Trust deed dated 18 November 2020 and amended on 28 February 2022.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Apart from the first Charity Trustees, every trustee must be appointed for a term of two years by a resolution passed at a properly convened meeting of the Charity Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

c. Organisational structure and decision-making policies

Ultimate control of the Charity is vested in the Trustees, who give their time, experience and expertise for free.

The Charity Trustees shall manage the affairs of the Charity and may for that purpose exercise all the powers of the Charity. It is the duty of each Charity Trustee:

- a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the Charity in the way he or she decides in good faith would be most likely to further the purposes of the Charity; and
- b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:
 - i. any special knowledge or experience that he or she has or holds himself or herself out as having; and,
 - ii. if he or she acts as a charity trustee of the Charity in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.

Trustees' Report (continued)
For the Year Ended 31 December 2023

Structure, governance and management (continued)

Any decision may be taken either:

- at a meeting of the charity trustees; or
- by resolution in writing [or electronic form] agreed by a majority of all of the charity trustees, which may comprise either a single document or several documents containing the text of the resolution in like form to which the majority of all of the charity trustees has signified their agreement. Such a resolution shall be effective provided that:
 - i. a copy of the proposed resolution has been sent, at or as near as reasonably practicable to the same time, to all of the trustees; and
 - ii. the majority of all of the charity trustees has signified agreement to the resolution in a document or documents which has or have been authenticated by their signature, by a statement of their identity accompanying the document or documents, or in such other manner as the charity trustees have previously resolved, and delivered to the CIO at its principal office or such other place as the trustees may resolve within 28 days of the circulation date.

d. Policies adopted for the induction and training of Trustees

The charity trustees will make available to each new charity trustee, on or before his or her first appointment:

- a) a copy of the current version of this constitution; and
- b) a copy of the CIO's latest Trustees' Annual Report and statement of accounts.

New Trustees undergo a briefing on their legal obligations under Charity law, the content of the memorandum and articles of association, the management and decision making processes, the business plan and recent financial performance of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

e. Pay policy for key management personnel

Although the legal structure of the Charity allows it to employ and remunerate such staff as are necessary for carrying out the work of the Charity, this constitution prohibits the capability for the Charity to employ and remunerate staff, as it is counter to the Charity ethos of an entirely volunteer run organisation. The capability to employ and remunerate staff may be reinstated in future by a 100% trustee and member vote, if deemed essential to carrying out the core objectives, where it would otherwise become detrimental to the Charity operating otherwise to meet its objectives.

f. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

Trustees' Report (continued)
For the Year Ended 31 December 2023

Plans for future periods

In 2024, we will prioritise improving and extending our ongoing projects, with a particular emphasis on creating sustainable, enduring initiatives similar to the successful ones from 2023. We are dedicated to forming new partnerships to strengthen our presence in the countries where we work, expanding our network of partners to increase our influence and effectiveness. Furthermore, we will continue to regularly assess and enhance our policies and procedures to maintain the highest standards of governance.

Members' liability

The Members of the Charity guarantee to contribute an amount not exceeding £1 to the assets of the Charity in the event of winding up.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Trustees' Report (continued)
For the Year Ended 31 December 2023

Auditor

The auditor, Dains Audit Limited, has indicated his willingness to continue in office. The designated Trustees will propose a motion reappointing the auditor at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 30 September 2024 and signed on their behalf by:

A handwritten signature in black ink that reads "I. Ahmed". The signature is written in a cursive, slightly stylized font. The first letter "I" is capital and stands out. The rest of the name "Ahmed" is written in a flowing script.

I Ahmed
Chair

Independent Auditor's Report to the Members of Jigsaw Charity

Opinion

We have audited the financial statements of Jigsaw Charity (the 'charity') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Independent Auditor's Report to the Members of Jigsaw Charity (continued)

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Independent Auditor's Report to the Members of Jigsaw Charity (continued)

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with Trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the Charity, including the financial reporting legislation, Charities Act 2011, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

Independent Auditor's Report to the Members of Jigsaw Charity (continued)

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the Charity's legal advisors.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditor's Report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Dains Audit Limited

Dains Audit Limited

Statutory Auditor
Chartered Accountants

Birmingham

30 September 2024

Dains Audit Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Statement of financial activities
For the Year Ended 31 December 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
	Note				
Income from:					
Donations and legacies	3	324,121	1,999,508	2,323,629	2,606,896
Total income		324,121	1,999,508	2,323,629	2,606,896
Expenditure on:					
Raising funds	4	11,848	23,958	35,806	44,608
Charitable activities	6	326,272	2,054,609	2,380,881	2,315,293
Total expenditure		338,120	2,078,567	2,416,687	2,359,901
Net movement in funds		(13,999)	(79,059)	(93,058)	246,995
Reconciliation of funds:					
Total funds brought forward		169,573	262,473	432,046	185,051
Net movement in funds		(13,999)	(79,059)	(93,058)	246,995
Total funds carried forward		155,574	183,414	338,988	432,046

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 21 to 39 form part of these financial statements.

Balance Sheet
As at 31 December 2023

	Note	2023 £	2022 £
Tangible assets	10	3,912	5,348
Current assets			
Debtors	11	12,480	27,047
Cash at bank and in hand		333,407	409,911
		345,887	436,958
Creditors: amounts falling due within one year	12	(10,811)	(10,260)
Net current assets		335,076	426,698
Total assets less current liabilities, being net assets		338,988	432,046
Charity funds			
Restricted funds	13	183,414	262,473
Unrestricted funds	13	155,574	169,573
Total funds		338,988	432,046

The financial statements were approved and authorised for issue by the Trustees on 30 September 2024 and signed on their behalf by:



I Ahmed
Chair

The notes on pages 21 to 39 form part of these financial statements.

Statement of Cash Flows
For the Year Ended 31 December 2023

	2023	2022
	£	£
Cash flows from operating activities		
Net cash used in operating activities	(76,504)	234,529
Change in cash and cash equivalents in the year	(76,504)	234,529
Cash and cash equivalents at the beginning of the year	409,911	175,382
Cash and cash equivalents at the end of the year	333,407	409,911

The notes on pages 21 to 39 form part of these financial statements

Notes to the Financial Statements
For the Year Ended 31 December 2023

1. General information

Jigsaw Charity is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales under the charity number 1192402. The principal office address is given in the reference and administrative details section and the principal objectives of the Charity are set out in the Trustees' Report.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2022.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared in the Charity's functional currency of GBP £. They are rounded to the nearest £.

Jigsaw Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The following principal accounting policies have been applied:

2.2 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. The Trustees have also prepared cash flow forecasts, which demonstrate that the CIO continues to be able to meet its liabilities as they fall due for a period of at least twelve months from the date of approval of the financial statements. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Notes to the Financial Statements
For the Year Ended 31 December 2023

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

**Notes to the Financial Statements
For the Year Ended 31 December 2023**

2. Accounting policies (continued)

2.4 Expenditure (continued)

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.5 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	- 5 years
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2.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Notes to the Financial Statements
For the Year Ended 31 December 2023

2. Accounting policies (continued)

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Notes to the Financial Statements
For the Year Ended 31 December 2023

3. Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations	324,121	1,999,508	2,323,629

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Donations	427,319	2,179,577	2,606,896

4. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Direct fundraising costs	8,999	23,958	32,957
Advertising and marketing	2,849	-	2,849
	11,848	23,958	35,806

Notes to the Financial Statements
For the Year Ended 31 December 2023

4. Expenditure on raising funds (continued)

Costs of raising voluntary income (continued)

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Direct fundraising costs	9,983	25,716	35,699
Advertising and marketing	8,909	-	8,909
	<u>18,892</u>	<u>25,716</u>	<u>44,608</u>

5. Analysis of grants

	Grants to Institutions 2023 £	Total funds 2023 £
Prevention or relief of poverty	<u>2,341,802</u>	<u>2,341,802</u>

	Grants to Institutions 2022 £	Total funds 2022 £
Prevention or relief of poverty	<u>2,277,381</u>	<u>2,277,381</u>

Notes to the Financial Statements
For the Year Ended 31 December 2023

5. Analysis of grants (continued)

The Charity has made the following material grants to institutions during the year:

	2023	2022
	£	£
Name of institution		
Deniz Feneri Association	1,297,820	733,587
Human Call Association	-	448,710
Ghirass	89,875	177,309
MEHD Foundation	273,862	457,122
Sindh Development Organisation (SDO)	196,228	311,151
Awareness & Consolation Association	149,474	105,581
Action for Humanity	151,122	-
Street Children Pakistan Welfare Trust	87,390	-
Islamic Welfare Association	77,155	-
	2,322,926	2,233,460
Other grants to institutions	18,876	43,921
	2,341,802	2,277,381

Notes to the Financial Statements
For the Year Ended 31 December 2023

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Prevention or relief of poverty	326,272	2,054,609	2,380,881

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Prevention or relief of poverty	320,919	1,994,374	2,315,293

7. Analysis of expenditure by activities

	Grant funding of activities 2023 £	Support costs 2023 £	Total funds 2023 £
Prevention or relief of poverty	2,341,802	39,079	2,380,881

	Grant funding of activities 2022 £	Support costs 2022 £	Total funds 2022 £
Prevention or relief of poverty	2,277,381	37,912	2,315,293

Notes to the Financial Statements
For the Year Ended 31 December 2023

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2023 £	Total funds 2022 £
Depreciation	1,436	1,436
Computer equipment	1,104	1,630
Website costs	620	440
Telephone and internet	835	835
Software subscriptions and licences	2,281	2,012
Repairs and maintenance	-	28
Rent (donated services)	14,200	13,200
Printing, postage and stationery	727	1,358
Utilities	4,180	3,239
Bank charges	1,041	1,610
Legal and professional fees	10,776	11,430
Cleaning and waste disposal	-	537
Sundry costs	1,088	-
Insurance	791	157
	39,079	37,912

8. Auditor's remuneration

	2023 £	2022 £
Fees payable to the CIO's auditor for the audit of the CIO's annual financial statements	10,776	10,260

Notes to the Financial Statements
For the Year Ended 31 December 2023

9. Trustees' remuneration and expenses

The Charity has no employees and to this extent, there are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

During the year ended 31 December 2023, no Trustee expenses have been incurred (2022 - £NIL).

10. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 January 2023	7,179
At 31 December 2023	7,179
Depreciation	
At 1 January 2023	1,831
Charge for the year	1,436
At 31 December 2023	3,267
Net book value	
At 31 December 2023	3,912
At 31 December 2022	5,348

11. Debtors

	2023 £	2022 £
Due within one year		
Prepayments and accrued income	12,480	27,047

Notes to the Financial Statements
For the Year Ended 31 December 2023

12. Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	34	-
Accruals and deferred income	10,777	10,260
	<u>10,811</u>	<u>10,260</u>

13. Statement of funds

Statement of funds - current year

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Unrestricted funds				
Designated funds				
Tangible fixed assets	5,348	-	(1,436)	3,912
National or international humanitarian disasters	20,000	-	-	20,000
Contracted costs	10,000	-	-	10,000
	<u>35,348</u>	<u>-</u>	<u>(1,436)</u>	<u>33,912</u>
General funds				
General funds	<u>134,225</u>	<u>324,121</u>	<u>(336,684)</u>	<u>121,662</u>
Total Unrestricted funds	<u>169,573</u>	<u>324,121</u>	<u>(338,120)</u>	<u>155,574</u>

Notes to the Financial Statements
For the Year Ended 31 December 2023

13. Statement of funds (continued)

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Restricted funds				
Bread	1,463	24,417	(23,482)	2,398
Fidyah	-	299	(299)	-
Food	146,636	127,111	(212,555)	61,192
Water Pump Appeal	5,381	72,319	(75,093)	2,607
Winter - Lebanon	-	300	(300)	-
Medical Aid	(842)	78,134	(60,233)	17,059
Orphans	918	6,995	(6,034)	1,879
Pakistan	68,641	167,760	(223,019)	13,382
Palestine	1,454	-	(1,454)	-
Ramadan Food	-	221,156	(225,782)	(4,626)
Self Reliance Scheme	282	1,186	(1,180)	288
Sudan	1	-	(1)	-
Syria	1,988	1,118,010	(1,108,035)	11,963
Turkey	-	46,178	(46,132)	46
Zakat	36,551	135,643	(94,968)	77,226
	<u>262,473</u>	<u>1,999,508</u>	<u>(2,078,567)</u>	<u>183,414</u>
Total of funds	<u><u>432,046</u></u>	<u><u>2,323,629</u></u>	<u><u>(2,416,687)</u></u>	<u><u>338,988</u></u>

Notes to the Financial Statements
For the Year Ended 31 December 2023

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2022 £
Unrestricted funds					
Tangible fixed assets	6,784	-	(1,436)	-	5,348
National or international humanitarian disasters	-	-	-	20,000	20,000
Contracted costs	-	-	-	10,000	10,000
	<u>6,784</u>	<u>-</u>	<u>(1,436)</u>	<u>30,000</u>	<u>35,348</u>
General funds					
General funds	<u>75,281</u>	<u>427,319</u>	<u>(338,375)</u>	<u>(30,000)</u>	<u>134,225</u>
Total Unrestricted funds	<u>82,065</u>	<u>427,319</u>	<u>(339,811)</u>	<u>-</u>	<u>169,573</u>

Notes to the Financial Statements
For the Year Ended 31 December 2023

13. Statement of funds (continued)

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2022 £
Restricted funds					
Bee Honey Project	-	9,500	(9,500)	-	-
Bread	317	2,496	(1,350)	-	1,463
Yemen	-	1,222	(1,222)	-	-
Burma	59	-	(59)	-	-
Fidyah	-	60	(60)	-	-
Food	48,935	223,182	(125,481)	-	146,636
Water Pump Appeal	12,023	92,350	(98,992)	-	5,381
Winter - Lebanon	(7,041)	140,094	(133,053)	-	-
Medical Aid	16	46,510	(47,368)	-	(842)
Orphans	504	9,270	(8,856)	-	918
Pakistan	5,875	556,439	(493,673)	-	68,641
Palestine	487	980	(13)	-	1,454
Ramadan Food	-	505,585	(505,585)	-	-
Self Reliance Scheme	177	7,799	(7,694)	-	282
Sudan	83	-	(82)	-	1
Syria	25,212	500,503	(523,727)	-	1,988
Zakat	16,339	83,587	(63,375)	-	36,551
	<u>102,986</u>	<u>2,179,577</u>	<u>(2,020,090)</u>	<u>-</u>	<u>262,473</u>
Total of funds	<u>185,051</u>	<u>2,606,896</u>	<u>(2,359,901)</u>	<u>-</u>	<u>432,046</u>

**Notes to the Financial Statements
For the Year Ended 31 December 2023**

13. Statement of funds (continued)

Tangible fixed assets

This designated fund represents the capital element of the fixed assets.

National or international humanitarian disasters

This designated fund represents amount set aside to provide immediate assistance where they may be National or international humanitarian disasters

Contracted costs

This designated fund represents amounts to cover the contracted costs of the Charity.

Bee Honey Project

This restricted fund is part of the Entrepreneurship project designed to enable those living in poverty setup a honeybee farming business. The donations support the purchase of a hive and associated equipment so that families can produce and sell honey.

Bread

This restricted fund provides funds to purchase bread being a basic necessity to feed thousands of people.

Project Yemen

This project provides support to those affected by the humanitarian crisis in Yemen. The donations support the provision of life saving food packs as well as medical and financial assistance.

Burma

Project to construct water pumps, wells and solar plants.

Fidyah

Religious donations made in Islam when a fast is missed or broken to feed those in need.

Food

This project seeks to put food on the table of those families in need around the world and achieving food security.

Water Pump Appeal

This project seeks to provide access to safe and clean drinking water through strategically placed water interventions such as water pumps and plants in villages.

Winter - Lebanon

This project seeks to provide vital winter aid to refugees and displaced families in Lebanon to keep them warm through the colder months.

Medical Aid

The fund seeks to provide medical, healthcare and disability support. Support is in various forms such as wheelchairs to provide mobility, hospital support, eye surgery and other cases. Donations help with the purchase of various disability movement aids. The aid is currently distributed in Sindh, Pakistan.

Notes to the Financial Statements
For the Year Ended 31 December 2023

13. Statement of funds (continued)

Orphans

The project provides financial support and assistance to orphans. For example, the provision of winter clothing, hygiene packs and education kits to enable children to overcome adversity and set them on a path to betterment.

Pakistan

The project seeks to address one of the biggest challenges in the country, being access to potable water. Assistance is also provided in the form of livelihood projects, orphan support, medical, and financial assistance. Donations support the purchase of sewing machines, winter aid kits and the installation of solar water plants.

Palestine

The project seeks to provide relief solutions (food security) to families in Palestine, in the form of food parcels.

Ramadan Food

The project looks to hand deliver food parcels to refugees unable to enjoy the month of Ramadan. In particular, the delivery of life saving food parcels to Syrian and Palestinian families living in poverty in refugee camps in Lebanon.

Self Reliance Scheme

The project focuses around providing social support to communities in rural, semi-urban and urban areas by encouraging them to ascertain their own needs. Programmes include special education for children, support for children going to school to cover the cost of uniform and fees, provision of safe drinking water facilities and sanitation at community level, promoting agricultural practices, organising training workshops for livelihood improvement and strengthening local communities through networking.

Sudan

The project seeks to provide relief solutions (food security, winter aid and debt relief) to families in Sudan.

Project Syria and Jigsaw Village

The project seeks to provide food security, winter aid, and debt relief to families in Syria through the provision of food parcels, bread, blankets and funds to pay family rent for a year.

A key part of the Syria project is the Jigsaw Village. The aim of the project is to build a village in Syria, consisting of 400 secure homes for displaced Syrians (Syrian refugee families) located in the safe zone near the Turkish Border. The village is designed to be a safe haven for refugees, women and children to survive the winter. The estimated cost of building a house in the village is £1,900, made of two rooms, kitchen and bathroom with water.

Turkey

Fund to provide emergency relief in Turkey following the earthquake.

Zakat

Zakat is a form of obligatory charity that has the potential to ease the suffering of millions. Zakat is distributed according to the 8 Islamic principles. Donations are used to fund one or more projects including livelihood support (small business start ups such as small grocery shops and phone repair shops for as little as £400, mobile food carts costing £1,250 and honey bee farming costing £130), clean water (installation of solar water plants costing £1,800, installation of large hand pump costing £280, and installation of small hand pump costing £120), orphan support and food parcels.

Notes to the Financial Statements
For the Year Ended 31 December 2023

14. Summary of funds

Summary of funds - current year

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Designated funds	35,348	-	(1,436)	33,912
General funds	134,225	324,121	(336,684)	121,662
Restricted funds	262,473	1,999,508	(2,078,567)	183,414
	432,046	2,323,629	(2,416,687)	338,988

Summary of funds - prior year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2022 £
Designated funds	6,784	-	(1,436)	30,000	35,348
General funds	75,281	427,319	(338,375)	(30,000)	134,225
Restricted funds	102,986	2,179,577	(2,020,090)	-	262,473
	185,051	2,606,896	(2,359,901)	-	432,046

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	3,912	-	3,912
Current assets	162,473	183,414	345,887
Creditors due within one year	(10,811)	-	(10,811)
Total	155,574	183,414	338,988

Notes to the Financial Statements
For the Year Ended 31 December 2023

15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	5,348	-	5,348
Current assets	174,485	262,473	436,958
Creditors due within one year	(10,260)	-	(10,260)
Total	169,573	262,473	432,046

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	2022 £
Net income/expenditure for the year (as per Statement of Financial Activities)	(93,058)	246,995
Adjustments for:		
Depreciation charges	1,436	1,436
Decrease/(Increase) in debtors	14,567	(12,308)
Increase/(Decrease) in creditors	551	(1,594)
Net cash provided by/(used in) operating activities	(76,504)	234,529

17. Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	333,407	409,911

Notes to the Financial Statements
For the Year Ended 31 December 2023

18. Analysis of changes in net debt

	At 1 January 2023	Cash flows	At 31 December 2023
	£	£	£
Cash at bank and in hand	409,911	(76,504)	333,407
	<u>409,911</u>	<u>(76,504)</u>	<u>333,407</u>

19. Related party transactions

The Charity has not entered into any related party transactions during the period, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2023.

Accounts

Jigsaw Charity

Trustees' Report and Financial Statements

For the Year Ended 31 December 2022



Jigsaw Charity

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**Reference and Administrative Details of the Charity, its Trustees and Advisers
For the Year Ended 31 December 2022**

Trustees	I Ahmed, Chair S Q Ali I Hussain I Majid A Khan (resigned 30 September 2022)
Charity registered number	1192402
Principal office	Dallas House Bordesley Green Road Birmingham B9 4TR
Independent auditors	Dains Audit Limited 15 Colmore Row Birmingham B3 2BH
Bankers	Barclays Bank Plc 22 St Peters St Derby DE1 1SH

**Trustees' Report
For the Year Ended 31 December 2022**

The Trustees are pleased to present the annual Trustees' report of the charity for the year ended 31 December 2022.

The financial statements comply with the Charities Act 2011, the Memorandum and Articles of Association, and the charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS 102) issued in October 2019.

Message from the Trustees

Dear friends and supporters,

As Trustees of Jigsaw charity, we want to express our heartfelt gratitude for your support over the past year, which enabled us to continue providing hope and assistance to our beneficiaries around the world.

It has been an especially challenging year with the ongoing impact of the COVID-19 pandemic on communities worldwide. Additionally, we have dealt with emergencies such as the devastating floods in Pakistan, which affected over 33 million people. However, 2022 also brought positive developments, including the completion of our flagship project, Jigsaw Village in Idlib, Syria. This project aimed to rehouse 500 Syrian families from tents to brick houses. As part of the Jigsaw Village project, we were also able to construct a much-needed school for 1280 students.

Through the tireless dedication of our volunteers, donors, and partners, we have been able to continue serving our beneficiaries despite adversity. We have provided support and care for vulnerable individuals and families, addressed social and economic disparities, and worked towards creating a better world, piece by piece.

Transparency and accountability are fundamental to our work. We take great care to ensure that every donation is used efficiently and effectively. Furthermore, we constantly explore new ways to maximize the impact of our projects, ensuring that every pound donated goes even further.

In conclusion, we want to express our gratitude for your support and generosity. Your contributions have made a significant difference in the lives of those we serve, and we are deeply grateful for your continued support.

"Service to others is the rent you pay for your room here on earth." (Muhammad Ali)

Objectives and activities

a. Policies and objectives

The Charity is operated under the rules of its constitution. The objects of the Charitable Incorporated Organisation (CIO) are:

- (1) The prevention or relief of poverty, hunger or hardship anywhere in the world by providing grants, items and services to individuals in need and/or charities or other organisations working to prevent or relieve poverty;
- (2) The relief of financial need and suffering amongst victims of natural, or other kinds of disasters or situations, in the form of money or other means deemed suitable for persons, bodies, organisations and/or countries affected, including the provision of medical aid, housing, counselling, education, infrastructure, livelihood support and frameworks, with a particular focus on donor and beneficiary transparency.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Objectives and activities (continued)

b. Strategies for achieving objectives

About Us

Jigsaw is an independent non-profit organisation founded by a team of professionals and activists seeking to make a positive impact and contribution to the lives of those less fortunate.

Core Values

Trust

We earn your trust through effective delivery of projects and thorough, transparent reporting. We're a volunteer run organisation and therefore there are no financial gains to be made. We have an open book policy where we are happy to share all reports and information for anyone to review.

Compassion

Every volunteer dedicates time and effort to develop projects to help alleviate the hardships of others. The underlying drive to volunteer is due to the care and compassion felt for those less fortunate. The care and compassion translate to kindness, empathy, respect and dignity towards all those we serve.

Sincerity

We are motivated to volunteer and work with sincerity to those we seek to serve, ensuring that all of our projects are delivered to a standard of excellence that we would accept for ourselves. Also, to ensure that everything we do is hallmarked with sincerity and excellence.

Vision

To become a beacon of light and hope, inspiring others around the world to come together, as volunteers, to create a better world, piece by piece.

c. Activities undertaken to achieve objectives

Mission

To work together, as volunteers, to deliver life-saving and life-changing solutions to those who are facing struggle and hardship as result of war, poverty, disease and disaster.

The Trustees, management team and network of core volunteers bring a wealth of experience having worked voluntarily in the sector for almost a decade and raised millions of pounds for a variety of great causes. Jigsaw is completely volunteer-managed and run, which means we have no paid staff whatsoever! We want to show the world that we can create a meaningful impact on the poor and destitute from a place of compassion and care, as volunteers. We seek to create a better world, piece by piece, where each and every volunteer, donor, advocate and supporter works hand in hand to complete the jigsaw and create significant and positive change.

Objectives and activities (continued)

d. Grant-making policies

The Trustees apply the funds of the Charity at their discretion and in accordance with the charitable purposes and objectives of the Charity.

The Trustees have appointed a sub-group Grant Making Advisory Group to consider the distribution of beneficial grants on its behalf and to make recommendations in accordance with the charitable purposes and objectives. Any decision whether to award a grant remains solely the responsibility of the trustees.

Priorities for support

The amount of work or number of projects that can be supported by the Trustees is necessarily limited to the amount of funds that are available for distribution each year.

The Trustees have determined that the current priorities for funding are:

- The relief of poverty within local communities and among the world's deprived and needy peoples, as determined by the Trustees in accordance with this policy.

The priorities for support will be reviewed by the Trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

Principles applied in determining support

In awarding grants, the trustees will apply the following principles.

The Trustees will consider any requests or known situations that are eligible for consideration:

- From any geographical area within the UK and overseas;
- From organisations and individuals alike.

Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.

The Trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in its policy.

The Trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation. This includes, but is not limited to, national and international relief operations in the wake of natural disasters, wars, those fleeing war or natural disaster or those fleeing other persecution or other disasters.

e. Volunteers

The Charity is wholly run by volunteers and recognises volunteers as an integral part of the charity. Their contribution supports the Charity's mission and strategic aims. The Charity aims to encourage and support volunteer involvement to ensure that volunteering benefits the Charity, its partners, and the volunteers themselves.

Achievements and performance

a. Review of activities

Our key focus areas of work in 2022

WASH (Water, Sanitation and Hygiene)

Water is an essential element for all living beings on Earth. Globally, one in four people lack access to safe drinking water, and approximately 50 percent of the world's population does not have basic handwashing facilities. Jigsaw is working to assist communities in gaining access to clean water and protecting families who often spend up to six hours a day fetching water, sometimes having to go alone. All of our water interventions are strategically located within walking distance to ensure that our beneficiaries can collect water safely.

Water Interventions in 2022

- Small Hand Pumps – 398
- Large Hand Pumps – 166
- Solar Plants – 29
- Cholistan Drought – 60,000 litres drinking water

Dignity Project (Period Poverty)

2022 witnessed the launch of the Dignity project. Due to the worsening economic conditions in Lebanon, 78% of the population fell below the poverty line, leaving women unable to afford menstrual and basic hygiene products. For female refugees, it became a matter of choosing between food or hygiene items.

Period poverty refers to the lack of access to sanitary products, a safe and hygienic place to use them, and the right to manage menstruation without shame or stigma.

With no viable alternatives, many women have resorted to using unsanitary substitutes such as newspapers, old cloth, or tissue paper. These alternatives pose health risks that they cannot afford to address.

Through this project, we have contributed by providing women with a reusable and sustainable option that can last up to 3 years, in addition to other essential hygiene products. Alongside the distribution of the Dignity bag, each beneficiary and another female member of the household received an awareness session on how to safely use, and clean the reusable pads. These sessions were conducted in small venues, providing these women with a safe space to discuss this sensitive topic, led by trained local volunteers.

Pakistan Floods

An estimated 32 million people, including 9.6 million children, needed humanitarian assistance after the devastating floods. Many of the hardest-hit districts were among the most vulnerable districts in Pakistan, where children already suffered from high malnutrition and poor access to water and sanitation.

From the beginning of the floods, during the emergency response stage, Jigsaw began to respond to the urgent humanitarian needs by providing food, water, blankets, kitchen utensils, hygiene kits, tents, and running medical camps. Phase 2 then focused on installing latrines and helping to rebuild houses in Sindh and KPK. However, much more support is still needed to ensure that we can continue to reach and assist those families displaced by the floods.

Food Security

Access to quality, nutritious food is essential for human survival. Having secure access to food can have a variety of positive impacts on individuals living below the poverty line worldwide. Millions of people across the globe are deeply impoverished and struggle to provide food for their families, often unsure of where their next meal will come from.

Achievements and performance (continued)

This lack of regular meals has a ripple effect on other aspects of life, negatively affecting both health and energy levels. Many individuals are unable to work, and children struggle to concentrate in school, exacerbating the cycle of poverty.

In 2022, we implemented various initiatives to address this issue. We distributed food parcels during times of emergency and implemented long-term food assistance projects aimed at addressing the root causes of hunger. In Lebanon, we distributed food parcels to Syrians, Palestinians, and the Lebanese host community. Additionally, in Pakistan and Syria, we provided food assistance in the form of food parcels as well as nutritious hot meals.

Jigsaw Sustainable Village Project (Sindh, Pakistan)

With a poverty headcount of 87 percent, Tharparkar district has some of the lowest social and development indicators in the Sindh province and across Pakistan. Over the past decade, high levels of deprivation have resulted in a steady increase in the multidimensional poverty headcount in the Tharparkar district.

Many non-governmental organizations were working aggressively in the Tharparkar district to address the above issues, but there were no coordinated efforts in place to avoid wastage of resources to resolve these issues.

The best way to resolve these issues was to adopt a village and address all their core issues. In this way, the whole community would benefit from the various interventions and at the same time become self-sustainable.

The basic objective of the project was to support poor and needy families by resolving their basic issues of water, economic empowerment, sanitation and hygiene, and providing solar-powered street lighting for security purposes. Local suppliers and laborers also benefited from this project as it injected money into the local economy.

Livelihood Projects

In 2022, we implemented several interventions to support beneficiaries in gaining independence by enabling them to earn a dignified income. These projects included:

- Enterprise development in the form of shops
- 100 families provided with honey bee farming businesses
- 60 families provided with fruit & veg carts
- Mobile restaurants
- 1500 Olive trees planted

Jigsaw Village (Idlib, Syria)

2022 marked the completion of our ambitious project, Jigsaw Village. This village comprises of 500 secure homes for displaced Syrians, strategically located in the safe zone near the Turkish border in Idlib, Northern Syria. The establishment of Jigsaw Village has provided a safe haven for Syrians who were forced to leave their homes due to unimaginable horrors. Given that 80% of the displaced individuals were women and children, our priority was to provide shelter to widows with children and families with disabled members.

Additionally, the Jigsaw School & Education centre, which was also completed in 2022, now benefits 1280 children.

Cancer Support Programme (Azad Kashmir)

In 2022, we launched our cancer support program in partnership with the MAA Foundation UK. This initiative aims to address the increasing number of cancer-related deaths in low to medium-income countries.

According to the World Health Organization, approximately 70% of all cancer-related deaths worldwide occur in these countries. Unlike in high-income countries, individuals in the third world often struggle to afford the costs of medical diagnosis and treatment for cancer. This financial barrier frequently leads to delays and devastating

Achievements and performance (continued)

consequences.

Early diagnosis and treatment are crucial in the fight against cancer. The World Health Organization reports that over two-thirds of cancer deaths in low to medium-income countries could be prevented if timely medical intervention were available.

Currently, we are providing support to the MAA Foundation by supplying an ambulance and assisting in the provision of life-saving diagnosis and treatment for cancer patients.

b. Policies

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore-mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

The balance held as unrestricted funds at 31 December 2022 was £169,573, of which £134,225 are regarded as free reserves, after allowing for the desingation of tangible fixed asset funds.

The Trustees aim to build and maintain a level of reserves that is needed to bridge the gap between the spending and receiving of income and to cover unplanned emergencies or crisis in the future which the Charity may support.

The level of reserves will be reviewed annually to ensure alignment with the risks the Charity faces.

Restricted Funds

Our restricted funds are property which has been given to the Charity for a specific purpose and which it can only use under particular conditions.

c. Overview

The Board of Trustees is committed to ensuring that our income is used effectively, efficiently, and responsibly.

The income for the year ended in 2022 was £2,606,896. This amount was significantly higher than the income for 2021, which demonstrates the trust that the general public has in the work we carry out. We are extremely grateful to our donors and team of volunteers for their help in raising this amount, as well as for their confidence and trust in our ability to deliver the projects.

All our funds were raised through support from the general public and local businesses. We raised funds through various online marketing campaigns, networking with high-net-worth donors, and volunteer deployment programs.

d. Principal risks and uncertainties

Jigsaw operates in potentially high-risk regions where emergency aid is required, such as conflict regions, natural disasters, high poverty areas, as well as in close proximity to vulnerable individuals. Furthermore, the entire organisation is operated by volunteers, therefore the level of accountability must be carefully managed, and any risks mitigated. In a rapidly changing world, we regularly review risk levels and scrutinise our mitigation procedures to ensure we are able to adapt to any changes effectively and promptly. We are particularly attentive to financial risks, and ensure we work closely with the banking sector to mitigate any money laundering and terrorism risks, as well as reviewing sanction publications from various governments each month.

e. Policies

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore-mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

Structure, governance and management

a. Constitution

Jigsaw Charity is a registered charity, number 1192402, and is constituted under a Trust deed dated 18 November 2020 and amended on 28 February 2022.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Apart from the first Charity Trustees, every trustee must be appointed for a term of two years by a resolution passed at a properly convened meeting of the Charity Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

Structure, governance and management (continued)

c. Organisational structure and decision-making policies

Ultimate control of the Charity is vested in the Trustees, who give their time, experience and expertise for free.

The Charity Trustees shall manage the affairs of the Charity and may for that purpose exercise all the powers of the Charity. It is the duty of each Charity Trustee:

- a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the Charity in the way he or she decides in good faith would be most likely to further the purposes of the Charity; and
- b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:
 - i. any special knowledge or experience that he or she has or holds himself or herself out as having; and,
 - ii. if he or she acts as a charity trustee of the Charity in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.

Any decision may be taken either:

- at a meeting of the charity trustees; or
- by resolution in writing [or electronic form] agreed by a majority of all of the charity trustees, which may comprise either a single document or several documents containing the text of the resolution in like form to which the majority of all of the charity trustees has signified their agreement. Such a resolution shall be effective provided that:
 - i. a copy of the proposed resolution has been sent, at or as near as reasonably practicable to the same time, to all of the trustees; and
 - ii. the majority of all of the charity trustees has signified agreement to the resolution in a document or documents which has or have been authenticated by their signature, by a statement of their identity accompanying the document or documents, or in such other manner as the charity trustees have previously resolved, and delivered to the CIO at its principal office or such other place as the trustees may resolve within 28 days of the circulation date.

d. Policies adopted for the induction and training of Trustees

The charity trustees will make available to each new charity trustee, on or before his or her first appointment:

- a) a copy of the current version of this constitution; and
- b) a copy of the CIO's latest Trustees' Annual Report and statement of accounts.

New Trustees undergo a briefing on their legal obligations under Charity law, the content of the memorandum and articles of association, the management and decision making processes, the business plan and recent financial performance of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Structure, governance and management (continued)

e. Pay policy for key management personnel

Although the legal structure of the Charity allows it to employ and remunerate such staff as are necessary for carrying out the work of the Charity, this constitution prohibits the capability for the Charity to employ and remunerate staff, as it is counter to the Charity ethos of an entirely volunteer run organisation. The capability to employ and remunerate staff may be reinstated in future by a 100% trustee and member vote, if deemed essential to carrying out the core objectives, where it would otherwise become detrimental to the Charity operating otherwise to meet its objectives.

f. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

Plans for future periods

In 2023, our primary objective is to maintain and enhance the ongoing projects that have proven successful so far, while placing a greater emphasis on the implementation of sustainable initiatives, as we successfully achieved in 2022. Furthermore, we are committed to forging new partnerships that will bolster our influence and presence in the countries where we operate. By expanding our network of partners, we will significantly broaden our reach and enhance our ability to access vital resources in these regions. Furthermore, we remain dedicated to regularly scrutinizing and revising our policies and procedures to guarantee that our governance adheres to the utmost standards of excellence.

Members' liability

The Members of the Charity guarantee to contribute an amount not exceeding £1 to the assets of the Charity in the event of winding up.

Trustees' Report (continued)
For the Year Ended 31 December 2022

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Dains Audit Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 1 September 2023 and signed on their behalf by:

I. Ahmed

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I Ahmed
Chair

Independent Auditors' Report to the Members of Jigsaw Charity

Opinion

We have audited the financial statements of Jigsaw Charity (the 'charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Independent Auditors' Report to the Members of Jigsaw Charity (continued)

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Independent Auditors' Report to the Members of Jigsaw Charity (continued)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with Trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the Charity, including the financial reporting legislation, Charities Act 2011, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

Independent Auditors' Report to the Members of Jigsaw Charity (continued)

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the Charity's legal advisors.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' Report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Dains Audit Limited

Dains Audit Limited

Statutory Auditor
Chartered Accountants

Birmingham

1 September 2023

Dains Audit Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

**Statement of financial activities
For the Year Ended 31 December 2022**

		Unrestricted funds Year ended 31 December 2022 £	Restricted funds Year ended 31 December 2022 £	Total funds Year ended 31 December 2022 £	Total funds 14 month period ended 31 December 2021 £
	Note				
Income from:					
Donations and legacies	3	427,319	2,179,577	2,606,896	1,087,097
Total income		427,319	2,179,577	2,606,896	1,087,097
Expenditure on:					
Raising funds	4	18,892	25,716	44,608	27,051
Charitable activities	6	320,919	1,994,374	2,315,293	874,995
Total expenditure		339,811	2,020,090	2,359,901	902,046
Net movement in funds		87,508	159,487	246,995	185,051
Reconciliation of funds:					
Total funds brought forward		82,065	102,986	185,051	-
Net movement in funds		87,508	159,487	246,995	185,051
Total funds carried forward		169,573	262,473	432,046	185,051

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 19 to 36 form part of these financial statements.

Balance Sheet
As at 31 December 2022

	Note	2022 £	2021 £
Tangible assets	10	5,348	6,784
		5,348	6,784
Current assets			
Debtors	11	27,047	14,739
Cash at bank and in hand		409,911	175,382
		436,958	190,121
Creditors: amounts falling due within one year	12	(10,260)	(11,854)
Net current assets		426,698	178,267
Total assets less current liabilities, being net assets		432,046	185,051
Charity funds			
Restricted funds	13	262,473	102,986
Unrestricted funds	13	169,573	82,065
Total funds		432,046	185,051

The financial statements were approved and authorised for issue by the Trustees on 01 September 2023 and signed on their behalf by:



I Ahmed
Chair

The notes on pages 19 to 36 form part of these financial statements.

Statement of Cash Flows
For the Year Ended 31 December 2022

	Year ended 31 December 2022 £	14 month period ended 31 December 2021 £
Cash flows from operating activities		
Net cash used in operating activities	234,529	175,382
Change in cash and cash equivalents in the year	234,529	175,382
Cash and cash equivalents at the beginning of the year	175,382	-
Cash and cash equivalents at the end of the year	409,911	175,382

The notes on pages 19 to 36 form part of these financial statements

**Notes to the Financial Statements
For the Year Ended 31 December 2022**

1. General information

Jigsaw Charity is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales under the number 1192402. The principal office address is given in the reference and administrative details section and the principal objectives of the Charity are set out in the Trustees' Report.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

These are the second set of financial statements and are prepared for a 12 month period. The comparative financial statements are prepared for a 14 months period.

The financial statements are prepared in the Charity's functional currency of GBP £. They are rounded to the nearest £.

Jigsaw Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The following principal accounting policies have been applied:

2.2 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. The Trustees have also prepared cash flow forecasts, which demonstrate that the CIO continues to be able to meet its liabilities as they fall due for a period of at least twelve months from the date of approval of the financial statements. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

**Notes to the Financial Statements
For the Year Ended 31 December 2022**

2. Accounting policies (continued)

2.5 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	-	5%
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2.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

**Notes to the Financial Statements
For the Year Ended 31 December 2022**

2. Accounting policies (continued)

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

3. Income from donations and legacies

	Unrestricted funds Year ended 31 December 2022 £	Restricted funds Year ended 31 December 2022 £	Total funds Year ended 31 December 2022 £
Donations	427,319	2,179,577	2,606,896

	Unrestricted funds 14 month period ended 31 December 2021 £	Restricted funds 14 month period ended 31 December 2021 £	Total funds 14 month period ended 31 December 2021 £
Donations	172,864	914,233	1,087,097

Notes to the Financial Statements
For the Year Ended 31 December 2022

4. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds Year ended 31 December 2022 £	Restricted funds Year ended 31 December 2022 £	Total funds Year ended 31 December 2022 £
Direct fundraising costs	9,983	25,716	35,699
Advertising and marketing	8,909	-	8,909
	<u>18,892</u>	<u>25,716</u>	<u>44,608</u>
	Unrestricted funds 14 month period ended 31 December 2021 £	Restricted funds 14 month period ended 31 December 2021 £	Total funds 14 month period ended 31 December 2021 £
Direct fundraising costs	3,320	11,621	14,941
Advertising and marketing	12,110	-	12,110
	<u>15,430</u>	<u>11,621</u>	<u>27,051</u>

Notes to the Financial Statements
For the Year Ended 31 December 2022

5. Analysis of grants

	Grants to Institutions Year ended 31 December 2022 £	Total funds Year ended 31 December 2022 £
Prevention or relief of poverty	2,277,381	2,277,381

	Grants to Institutions 14 month period ended 31 December 2021 £	Total funds 14 month period ended 31 December 2021 £
Prevention or relief of poverty	840,583	840,583

The Charity has made the following material grants to institutions during the year:

Name of institution	Year ended 31 December 2022 £	14 month period ended 31 December 2021 £
ISWA	-	294,805
Deniz Feneri Association	733,587	115,379
Human Call Association	448,710	60,267
Ghirass	177,309	80,073
MEHD Foundation	457,122	39,224
Sindh Development Organisation (SDO)	311,151	239,728
Awareness & Consolation Association	105,581	-
	2,233,460	829,476
Other grants to institutions	43,921	11,107
	2,277,381	840,583

Notes to the Financial Statements
For the Year Ended 31 December 2022

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds Year ended 31 December 2022 £	Restricted funds Year ended 31 December 2022 £	Total Year ended 31 December 2022 £
Prevention or relief of poverty	320,919	1,994,374	2,315,293

	Unrestricted funds 14 month period ended 31 December 2021 £	Restricted funds 14 month period ended 31 December 2021 £	Total 14 month period ended 31 December 2021 £
Prevention or relief of poverty	75,369	799,626	874,995

7. Analysis of expenditure by activities

	Grant funding of activities Year ended 31 December 2022 £	Support costs Year ended 31 December 2022 £	Total funds Year ended 31 December 2022 £
Prevention or relief of poverty	2,277,381	37,912	2,315,293

Notes to the Financial Statements
For the Year Ended 31 December 2022

7. Analysis of expenditure by activities (continued)

	Activities undertaken directly 14 month period ended 31 December 2021 £	Grant funding of activities 14 month period ended 31 December 2021 £	Support costs 14 month period ended 31 December 2021 £	Total funds 14 month period ended 31 December 2021 £
Prevention or relief of poverty	454	840,583	33,958	874,995

Analysis of direct costs

	Total funds Year ended 31 December 2022 £	Total funds 14 month period ended 31 December 2021 £
Travel and subsistence	-	454

Notes to the Financial Statements
For the Year Ended 31 December 2022

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds Year ended 31 December 2022 £	Total funds 14 month period ended 31 December 2021 £
Depreciation	1,436	395
Computer equipment	1,630	1,005
Website costs	440	166
Telephone and internet	835	497
Software subscriptions and licences	2,012	841
Repairs and maintenance	28	2,313
Rent (donated services)	13,200	12,000
Printing, postage and stationery	1,358	1,215
Utilities	3,239	3,914
Subscriptions	-	8
Bank charges	1,610	645
Legal and professional fees	11,430	9,300
Cleaning and waste disposal	537	1,445
Sundry costs	-	57
Insurance	157	157
	<u>37,912</u>	<u>33,958</u>

8. Auditors' remuneration

	Year ended 31 December 2022 £	14 month period ended 31 December 2021 £
Fees payable to the CIO's auditor for the audit of the CIO's annual financial statements	<u>10,260</u>	<u>9,300</u>

Notes to the Financial Statements
For the Year Ended 31 December 2022

9. Trustees' remuneration and expenses

The Charity has no employees and to this extent, there are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 31 December 2022, no Trustee expenses have been incurred (2021 - £NIL).

10. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 January 2022	7,179
At 31 December 2022	<u>7,179</u>
Depreciation	
At 1 January 2022	395
Charge for the year	1,436
At 31 December 2022	<u>1,831</u>
Net book value	
At 31 December 2022	<u><u>5,348</u></u>
At 31 December 2021	<u><u>6,784</u></u>

11. Debtors

	2022 £	2021 £
Due within one year		
Prepayments and accrued income	27,047	14,739
	<u><u>27,047</u></u>	<u><u>14,739</u></u>

Notes to the Financial Statements
For the Year Ended 31 December 2022

12. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	-	2,554
Accruals and deferred income	10,260	9,300
	<u>10,260</u>	<u>11,854</u>

13. Statement of funds

Statement of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2022 £
Unrestricted funds					
Designated funds					
Tangible fixed assets	6,784	-	(1,436)	-	5,348
National or international humanitarian disasters	-	-	-	20,000	20,000
Contracted costs	-	-	-	10,000	10,000
	<u>6,784</u>	<u>-</u>	<u>(1,436)</u>	<u>30,000</u>	<u>35,348</u>
General funds					
General funds	75,281	427,319	(338,375)	(30,000)	134,225
Total Unrestricted funds	<u>82,065</u>	<u>427,319</u>	<u>(339,811)</u>	<u>-</u>	<u>169,573</u>

Notes to the Financial Statements
For the Year Ended 31 December 2022

13. Statement of funds (continued)

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2022 £
Restricted funds					
Bee Honey Project	-	9,500	(9,500)	-	-
Bread	317	2,496	(1,350)	-	1,463
Yemen	-	1,222	(1,222)	-	-
Burma	59	-	(59)	-	-
Fidyah	-	60	(60)	-	-
Food	48,935	223,182	(125,481)	-	146,636
Water Pump Appeal	12,023	92,350	(98,992)	-	5,381
Winter - Lebanon	(7,041)	140,094	(133,053)	-	-
Medical Aid	16	46,510	(47,368)	-	(842)
Orphans	504	9,270	(8,856)	-	918
Pakistan	5,875	556,439	(493,673)	-	68,641
Palestine	487	980	(13)	-	1,454
Ramadan Food	-	505,585	(505,585)	-	-
Self Reliance Scheme	177	7,799	(7,694)	-	282
Sudan	83	-	(82)	-	1
Syria	25,212	500,503	(523,727)	-	1,988
Zakat	16,339	83,587	(63,375)	-	36,551
	<u>102,986</u>	<u>2,179,577</u>	<u>(2,020,090)</u>	<u>-</u>	<u>262,473</u>
Total of funds	<u>185,051</u>	<u>2,606,896</u>	<u>(2,359,901)</u>	<u>-</u>	<u>432,046</u>

Statement of funds - prior year

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
Unrestricted funds				
Designated: Tangible fixed assets	-	(395)	7,179	6,784
General funds				
General funds	172,864	(90,404)	(7,179)	75,281
Total Unrestricted funds	172,864	(90,799)	-	82,065

Notes to the Financial Statements
For the Year Ended 31 December 2022

13. Statement of funds (continued)

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
Restricted funds				
Bee Honey Project	7,315	(7,315)	-	-
Bread	322	(5)	-	317
Yemen	1,517	(1,517)	-	-
Burma	60	(1)	-	59
Fidyah	550	(550)	-	-
Food	71,512	(22,577)	-	48,935
Water Pump Appeal	139,487	(127,464)	-	12,023
Winter - Lebanon	52,507	(59,548)	-	(7,041)
Funeral UK	3,035	(3,035)	-	-
Medical Aid	61,658	(61,642)	-	16
Orphans	12,212	(11,708)	-	504
Pakistan	56,954	(51,079)	-	5,875
Palestine	3,951	(3,464)	-	487
Ramadan Food	337,510	(337,510)	-	-
Rickshaws Pakistan	5,100	(5,100)	-	-
Self Reliance Scheme	6,026	(5,849)	-	177
Sewing Machines	6,083	(6,083)	-	-
Sudan	84	(1)	-	83
Syria	110,449	(85,237)	-	25,212
Zakat	31,938	(15,599)	-	16,339
Wheelchairs	5,963	(5,963)	-	-
	<u>914,233</u>	<u>(811,247)</u>	<u>-</u>	<u>102,986</u>
Total of funds	<u>1,087,097</u>	<u>(902,046)</u>	<u>-</u>	<u>185,051</u>

**Notes to the Financial Statements
For the Year Ended 31 December 2022**

13. Statement of funds (continued)

Tangible fixed assets

This designated fund represents the capital element of the fixed assets.

National or international humanitarian disasters

This designated fund represents amount set aside to provide immediate assistance where they may be National or international humanitarian disasters

Contracted costs

This designated fund represents amounts to cover the contracted costs of the Charity.

Bee Honey Project

This restricted fund is part of the Entrepreneurship project designed to enable those living in poverty setup a honeybee farming business. The donations support the purchase of a hive and associated equipment so that families can produce and sell honey.

Bread

This restricted fund provides funds to purchase bread being a basic necessity to feed thousands of people.

Project Yemen

This project provides support to those affected by the humanitarian crisis in Yemen. The donations support the provision of life saving food packs as well as medical and financial assistance.

Burma

Project to construct water pumps, wells and solar plants.

Fidyah

Religious donations made in Islam when a fast is missed or broken to feed those in need.

Food

This project seeks to put food on the table of those families in need around the world and achieving food security.

Water Pump Appeal

This project seeks to provide access to safe and clean drinking water through strategically placed water interventions such as water pumps and plants in villages.

Winter - Lebanon

This project seeks to provide vital winter aid to refugees and displaced families in Lebanon to keep them warm through the colder months.

Funeral - UK

The Burial fund is designed to help struggling families in the UK with funeral costs and arrangements to help ease the burden and relive some of the pressure.

Medical Aid

The fund seeks to provide medical, healthcare and disability support. Support is in various forms such as wheelchairs to provide mobility, hospital support, eye surgery and other cases. Donations help with the purchase of various disability movement aids. The aid is currently distributed in Sindh, Pakistan.

Orphans

The project provides financial support and assistance to orphans. For example, the provision of winter clothing, hygiene packs and education kits to enable children to overcome adversity and set them on a path to betterment.

13. Statement of funds (continued)

Pakistan

The project seeks to address one of the biggest challenges in the country, being access to potable water. Assistance is also provided in the form of livelihood projects, orphan support, medical, and financial assistance. Donations support the purchase of sewing machines, winter aid kits and the installation of solar water plants.

Palestine

The project seeks to provide relief solutions (food security) to families in Palestine, in the form of food parcels.

Ramadan Food

The project looks to hand deliver food parcels to refugees unable to enjoy the month of Ramadan. In particular, the delivery of life saving food parcels to Syrian and Palestinian families living in poverty in refugee camps in Lebanon.

Rickshaws - Pakistan

The project looks to raise donations to fund the purchase of Rickshaws in Pakistan, to provide a source of income generation for needy families. Rickshaws can be utilised for different enterprises including pick and drop services, food trucks or modified to use as vans for fruit-sellers.

Self Reliance Scheme

The project focuses around providing social support to communities in rural, semi-urban and urban areas by encouraging them to ascertain their own needs. Programmes include special education for children, support for children going to school to cover the cost of uniform and fees, provision of safe drinking water facilities and sanitation at community level, promoting agricultural practices, organising training workshops for livelihood improvement and strengthening local communities through networking.

Sewing Machines

Project seeks to encourage entrepreneurship and livelihoods by providing sewing machines to help empower vulnerable women in Sindh by providing them with a sustainable source of income for a family of around £80 to £100 per month.

Sudan

The project seeks to provide relief solutions (food security, winter aid and debt relief) to families in Sudan.

Project Syria and Jigsaw Village

The project seeks to provide food security, winter aid, and debt relief to families in Syria through the provision of food parcels, bread, blankets and funds to pay family rent for a year.

A key part of the Syria project is the Jigsaw Village. The aim of the project is to build a village in Syria, consisting of 400 secure homes for displaced Syrians (Syrian refugee families) located in the safe zone near the Turkish Border. The village is designed to be a safe haven for refugees, women and children to survive the winter. The estimated cost of building a house in the village is £1,900, made of two rooms, kitchen and bathroom with water.

Zakat

Zakat is a form of obligatory charity that has the potential to ease the suffering of millions. Zakat is distributed according to the 8 Islamic principles. Donations are used to fund one or more projects including livelihood support (small business start ups such as small grocery shops and phone repair shops for as little as £400, mobile food carts costing £1,250 and honey bee farming costing £130), clean water (installation of solar water plants costing £1,800, installation of large hand pump costing £280, and installation of small hand pump costing £120), orphan support and food parcels.

Wheelchairs

Donations to support the purchase of wheelchairs (disability movement aid) bringing the joy of mobility and independence to disabled, sick and elderly people.

Notes to the Financial Statements
For the Year Ended 31 December 2022

14. Summary of funds

Summary of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2022 £
Designated funds	6,784	-	(1,436)	30,000	35,348
General funds	75,281	427,319	(338,375)	(30,000)	134,225
Restricted funds	102,986	2,179,577	(2,020,090)	-	262,473
	<u>185,051</u>	<u>2,606,896</u>	<u>(2,359,901)</u>	<u>-</u>	<u>432,046</u>

Summary of funds - prior year

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
Designated funds	-	(395)	7,179	6,784
General funds	172,864	(90,404)	(7,179)	75,281
Restricted funds	914,233	(811,247)	-	102,986
	<u>1,087,097</u>	<u>(902,046)</u>	<u>-</u>	<u>185,051</u>

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	5,348	-	5,348
Current assets	174,485	262,473	436,958
Creditors due within one year	(10,260)	-	(10,260)
Total	<u>169,573</u>	<u>262,473</u>	<u>432,046</u>

Notes to the Financial Statements
For the Year Ended 31 December 2022

15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	6,784	-	6,784
Current assets	87,135	102,986	190,121
Creditors due within one year	(11,854)	-	(11,854)
Total	82,065	102,986	185,051

16. Reconciliation of net movement in funds to net cash flow from operating activities

	Year ended 2022 £	14 month period ended 2021 £
Net income for the year (as per Statement of Financial Activities)	246,995	185,051
Adjustments for:		
Depreciation charges	1,436	(6,784)
Increase in debtors	(12,308)	(14,739)
(Decrease)/Increase in creditors	(1,594)	11,854
Net cash provided by operating activities	234,529	175,382

17. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	409,911	175,382
Total cash and cash equivalents	409,911	175,382

**Notes to the Financial Statements
For the Year Ended 31 December 2022**

18. Analysis of changes in net debt

	At 1 January 2022 £	Cash flows £	At 31 December 2022 £
Cash at bank and in hand	175,382	234,529	409,911
	<u>175,382</u>	<u>234,529</u>	<u>409,911</u>

19. Related party transactions

The Charity has not entered into any related party transactions during the period, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2022.

Accounts

Jigsaw Charity

Trustees' Report and Financial Statements

For the period ended 31 December 2021



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**Reference and Administrative Details of the Charity, its Trustees and Advisers
For the period ended 31 December 2021**

Trustees I Ahmed, Chair (appointed 23 September 2020)
S Q Ali (appointed 19 January 2022)
I Hussain (appointed 23 September 2020)
I Majid (appointed 23 September 2020)
A Khan (appointed 23 September 2020)

Charity registered number 1192402

Principal office Dallas House
Bordesley Green Road
Birmingham
B9 4TR

Independent auditors Dains Audit Limited
15 Colmore Row
Birmingham
B3 2BH

Bankers Barclays Bank Plc
22 St Peters St
Derby
DE1 1SH

**Trustees' Report
For the period ended 31 December 2021**

The Trustees present their annual report together with the audited financial statements of the Charity for the period 18 November 2020 to 31 December 2021.

Message from the Trustees

As you all are aware, 2021 was a year of many difficulties, a year in which many of us were also personally affected in one way or another. COVID-19 triggered a global crisis like no other – a global health crisis that, in addition to an enormous human death toll, also led to the deepest global recession since the Second World War. And with even the western world feeling the effects of the recession, overnight, life became even more difficult for those already living below the poverty line around the world.

So, as you can imagine, forming a new charity in the midst of a global recession was not going to be an easy task!

The COVID-19 crisis radically reshaped the way of working for many charities. Around half of all small charities had to adapt or reduce the way their services were delivered, with many charities being unable to continue delivering services due to the implementation challenges caused by COVID-19.

However, at Jigsaw, we were able to deal with these challenges head on, mainly due to our volunteer run model, and with your generous support we were able to raise over one million pounds in what was our first year of operations. As many of our volunteers were on the furlough scheme from their day jobs, under the government guidelines furloughed workers were still able to volunteer their time and we took maximum advantage of this and implemented projects around the world in a safe manner, whilst also building up a strong network of partners to help us implement our projects.

Over the last 12 months, with the support of our volunteers, donors, and partners, we were able to assist beneficiaries in Syria, Lebanon, Pakistan, Yemen, and Palestine. We were able to save lives and give hope to communities around the world through the provision of food assistance, livelihood projects, orphan support, NFI (non-food items), medical aid, and the launch of our flagship Jigsaw Village project.

Finally, on behalf of the Board of Trustees, we would like to thank all the pieces of Jigsaw that helped us to go above and beyond our expectations for 2021 and we look forward to your ongoing support in 2022 in which our focus will be on long term sustainable projects based on the famous quote "Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime".

Objectives and activities

a. Policies and objectives

The Charity is operated under the rules of its constitution. The objects of the Charitable Incorporated Organisation (CIO) are:

- (1) The prevention or relief of poverty, hunger or hardship anywhere in the world by providing grants, items and services to individuals in need and/or charities or other organisations working to prevent or relieve poverty;
- (2) The relief of financial need and suffering amongst victims of natural, or other kinds of disasters or situations, in the form of money or other means deemed suitable for persons, bodies, organisations and/or countries affected, including the provision of medical aid, housing, counselling, education, infrastructure, livelihood support and frameworks, with a particular focus on donor and beneficiary transparency.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Objectives and activities (continued)

b. Strategies for achieving objectives

About Us

Jigsaw is an independent non-profit organisation founded by a team of professionals and activists seeking to make a positive impact and contribution to the lives of those less fortunate.

Core Values

Trust

We earn your trust through effective delivery of projects and thorough, transparent reporting. We're a volunteer-run organisation and therefore there are no financial gains to be made. We have an open book policy where we are happy to share all reports and information for anyone to review.

Compassion

Every volunteer dedicates time and effort to develop projects to help alleviate the hardships of others. The underlying drive to volunteer is due to the care and compassion felt for those less fortunate. The care and compassion translate to kindness, empathy, respect and dignity towards all those we serve.

Sincerity

We are motivated to volunteer and work with sincerity to those we seek to serve, ensuring that all of our projects are delivered to a standard of excellence that we would accept for ourselves. Also, to ensure that everything we do is hallmarked with sincerity and excellence.

Vision

To become a beacon of light and hope, inspiring others around the world to come together, as volunteers, to create a better world, piece by piece.

c. Activities undertaken to achieve objectives

Mission

To work together, as volunteers, to deliver life-saving and life-changing solutions to those who are facing struggle and hardship as result of war, poverty, disease and disaster.

The Trustees, management team and network of core volunteers bring a wealth of experience having worked voluntarily in the sector for almost a decade and raised millions of pounds for a variety of great causes. Jigsaw is completely volunteer-managed and run, which means we have no paid staff whatsoever! We want to show the world that we can create a meaningful impact on the poor and destitute from a place of compassion and care, as volunteers. We seek to create a better world, piece by piece, where each and every volunteer, donor, advocate and supporter works hand in hand to complete the jigsaw and create significant and positive change.

Objectives and activities (continued)

d. Grant-making policies

The Trustees apply the funds of the Charity at their discretion and in accordance with the charitable purposes and objectives of the Charity.

The Trustees have appointed a sub-group Grant Making Advisory Group to consider the distribution of beneficial grants on its behalf and to make recommendations in accordance with the charitable purposes and objectives. Any decision whether to award a grant remains solely the responsibility of the trustees.

Priorities for support

The amount of work or number of projects that can be supported by the Trustees is necessarily limited to the amount of funds that are available for distribution each year.

The Trustees have determined that the current priorities for funding are:

- The relief of poverty within local communities and among the world's deprived and needy peoples, as determined by the Trustees in accordance with this policy.

The priorities for support will be reviewed by the Trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

Principles applied in determining support

In awarding grants, the trustees will apply the following principles.

The Trustees will consider any requests or known situations that are eligible for consideration:

- From any geographical area within the UK and overseas;
- From organisations and individuals alike.

Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.

The Trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in its policy.

The Trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation. This includes, but is not limited to, national and international relief operations in the wake of natural disasters, wars, those fleeing war or natural disaster or those fleeing other persecution or other disasters.

e. Volunteers

The Charity is wholly run by volunteers and recognises volunteers as an integral part of the charity. Their contribution supports the Charity's mission and strategic aims. The Charity aims to encourage and support volunteer involvement to ensure that volunteering benefits the Charity, its partners, and the volunteers themselves.

Objectives and activities (continued)

Achievements and performance

a. Review of activities

Our key focus areas of work in 2021

WASH (Water, Sanitation and Hygiene)

Water is an essential element for all living beings on earth. Globally, one in four people lack safe drinking water and an estimated 50 percent of the world's population does not have access to basic handwashing facilities. Jigsaw is working to help communities to not only gain access to clean water, but to also protect families who can spend as much as six hours a day fetching water, many times having to go alone. All our water interventions are strategically located within walking distances to ensure our beneficiaries can collect the water in a safe manner.

*UNICEF July 2021

Water Interventions in 2021

- Small Hand Pumps – 213
- Large Hand Pumps – 113
- Solar Plants – 61
- Tube Wells – 10

Food Security

Access to quality, nutritious food is fundamental to human existence. Secure access to food can produce wide ranging positive impacts to those living below the poverty line around the world. Millions of people across the globe live in deep poverty and struggle to feed their families. Many do not know where their next meal is coming from.

This lack of regular meals has a knock-on effect on other aspects of life, impacting health and energy levels. Many are unable to work, while children struggle to concentrate in school, pushing families further into poverty.

During 2021, we distributed food parcels in times of emergency, such as during the Beirut explosion, and ran longer-term projects to help tackle the root causes of hunger. Food parcels were distributed in Lebanon to Syrians, Palestinians, and the Lebanese host community. In addition to that, we distributed food in the form of food parcels and nutritious hot meals in Pakistan, Syria, and Palestine.

Livelihood Projects

In 2021 we carried out a number of interventions to help support beneficiaries become more independent, by earning for themselves in a dignified manner. These projects included:

- 150 sewing machines distribution
- 60 families set up with a kitchen gardening business
- 20 families set up with a fruit orchards business
- 45 families set up with a bee-keeping honey business
- 7 Rikshaws distributed

Achievements and performance (continued)

Medical Projects

One of our key medical projects was to support the running costs of a COVID 19-ICU in a hospital in Ain Al-Hilweh Refugee camp in Lebanon. This provided much needed support to a community that was struggling to deal with the COVID-19 Crisis due to the economic situation in Lebanon.

Through our Gift of Sight campaign, we were able to take a team of volunteer Optometrists to Lebanon to carry out eye tests and provide glasses to 1200 Palestinians, Syrians, and Lebanese beneficiaries in need. This was a successful project that we hope to continue running at regular intervals.

Winter Aid Projects

In what was one of the harshest winters seen in Lebanon & Pakistan, we were able to carry out a number of deployments in which lifesaving winter aid was distributed in some of the most remote areas of Lebanon & Pakistan. This included:

- 5500 Lebanon Winter aid parcels (food, heating oil, blankets)
- 200 heaters (Pakistan)
- 400 blankets (Pakistan)

Shelter

2021 was the launch of our ambitious Jigsaw Village project. A village made of 500 secure homes for displaced Syrians located in the safe zone near the Turkish border in Idlib, Northern Syria. A safe haven for Syrians who have fled their homes and witnessed unimaginable horrors. As 80% of those displaced are women and children, we chose to prioritise sheltering widows with children and families with disabled individuals. This is a project that we will continue to work on during 2022 with the addition of a school also.

The Board of Trustees are committed to ensure our income is used effectively, efficiently and responsibly.

Our income for the period ending 2021 was £1,087,097. This much more than what our expectations were for year one of operations, but at the same time, showed the trust that the general public have in the work we carry out. We are extremely grateful to our donors and team of volunteers for helping us to raise this amount as well as having the confidence and trust in our ability to deliver the projects.

All of our funds were raised from the general public support from local businesses. Funds were raised through various online marketing campaigns, networking with high-net-worth donors, and through volunteer deployment programmes

b. Policies

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore-mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.

Achievements and performance (continued)

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

The balance held as unrestricted funds at 31 December 2021 was £82,065, of which £75,281 are regarded as free reserves, after allowing for the desingation of tangible fixed asset funds.

The Trustees aim to build and maintain a level of reserves that is needed to bridge the gap between the spending and receiving of income and to cover unplanned emergencies or crisis in the future which the Charity may support.

The level of reserves will be reviewed annually to ensure alignment with the risks the Charity faces.

c. Principal risks and uncertainties

Jigsaw operates in potentially high-risk regions where emergency aid is required, such as conflict regions, natural disasters, high poverty areas, as well as in close proximity to vulnerable individuals. Furthermore, the entire organisation is operated by volunteers, therefore the level of accountability must be carefully managed, and any risks mitigated. In a rapidly changing world, we regularly review risk levels and scrutinise our mitigation procedures to ensure we are able to adapt to any changes effectively and promptly. We are particularly attentive to financial risks, and ensure we work closely with the banking sector to mitigate any money laundering and terrorism risks, as well as reviewing sanction publications from various governments each month.

Structure, governance and management

a. Constitution

Jigsaw Charity is a registered charity, number 1192402, and is constituted under a Trust deed dated 18 November 2022 and amended on 28 February 2022.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Apart from the first Charity Trustees, every trustee must be appointed for a term of two years by a resolution passed at a properly convened meeting of the Charity Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

Structure, governance and management (continued)

c. Organisational structure and decision-making policies

Ultimate control of the Charity is vested in the Trustees, who give their time, experience and expertise for free.

The Charity Trustees shall manage the affairs of the Charity and may for that purpose exercise all the powers of the Charity. It is the duty of each Charity Trustee:

- a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the Charity in the way he or she decides in good faith would be most likely to further the purposes of the Charity; and
- b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:
 - i. any special knowledge or experience that he or she has or holds himself or herself out as having; and,
 - ii. if he or she acts as a charity trustee of the Charity in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.

Any decision may be taken either:

- at a meeting of the charity trustees; or
- by resolution in writing [or electronic form] agreed by a majority of all of the charity trustees, which may comprise either a single document or several documents containing the text of the resolution in like form to which the majority of all of the charity trustees has signified their agreement. Such a resolution shall be effective provided that:
 - i. a copy of the proposed resolution has been sent, at or as near as reasonably practicable to the same time, to all of the trustees; and
 - ii. the majority of all of the charity trustees has signified agreement to the resolution in a document or documents which has or have been authenticated by their signature, by a statement of their identity accompanying the document or documents, or in such other manner as the charity trustees have previously resolved, and delivered to the CIO at its principal office or such other place as the trustees may resolve within 28 days of the circulation date.

d. Policies adopted for the induction and training of Trustees

The charity trustees will make available to each new charity trustee, on or before his or her first appointment:

- a) a copy of the current version of this constitution; and
- b) a copy of the CIO's latest Trustees' Annual Report and statement of accounts.

New Trustees undergo a briefing on their legal obligations under Charity law, the content of the memorandum and articles of association, the management and decision making processes, the business plan and recent financial performance of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Structure, governance and management (continued)

e. Pay policy for key management personnel

Although the legal structure of the Chairty allows it to employ and remunerate such staff as are necessary for carrying out the work of the Chairty, this constitution prohibits the capability for the Chairty to employ and remunerate staff, as it is counter to the Chairty ethos of an entirely volunteer run organisation. The capability to employ and remunerate staff may be reinstated in future by a 100% trustee and member vote, if deemed essential to carrying out the core objectives, where it would otherwise become detrimental to the Chairty operating otherwise to meet its objectives.

f. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

Plans for future periods

For 2022, we aim to continue and improve on existing projects but with more emphasis on long term sustainable projects. Also, we will be looking to build new partnerships to strengthen our position in the countries we work in by increasing our database of partners to give us more coverage in those countries. We are also developing technical solutions to increase transparency between donors and beneficiaries with our mobile app expected to launch towards the end of 2022.

Members' liability

The Members of the Charity guarantee to contribute an amount not exceeding £1 to the assets of the Charity in the event of winding up.

Trustees' Report (continued)
For the period ended 31 December 2021

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Dains Audit Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 4 October 2022 and signed on their behalf by:



I Ahmed
Chair

Independent Auditors' Report to the Members of Jigsaw Charity

Opinion

We have audited the financial statements of Jigsaw Charity (the 'charity') for the period ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021 and of its incoming resources and application of resources for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Independent Auditors' Report to the Members of Jigsaw Charity (continued)

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Independent Auditors' Report to the Members of Jigsaw Charity (continued)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with Trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the Charity, including the financial reporting legislation, Charities Act 2011, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the Charity's legal advisors.

Independent Auditors' Report to the Members of Jigsaw Charity (continued)

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' Report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Dains Audit Limited

Dains Audit Limited

Statutory Auditor
Chartered Accountants

Birmingham

4 October 2022

Dains Audit Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Statement of financial activities
For the period ended 31 December 2021

		Unrestricted funds Period ended 31 December 2021 £	Restricted funds Period ended 31 December 2021 £	Total funds Period ended 31 December 2021 £
	Note			
Income from:				
Donations and legacies	3	172,864	914,233	1,087,097
Total income		172,864	914,233	1,087,097
Expenditure on:				
Raising funds	4	15,430	11,621	27,051
Charitable activities	6	75,369	799,626	874,995
Total expenditure		90,799	811,247	902,046
Net movement in funds		82,065	102,986	185,051
Reconciliation of funds:				
Net movement in funds		82,065	102,986	185,051
Total funds carried forward		82,065	102,986	185,051

The Statement of Financial Activities includes all gains and losses recognised in the period.

The notes on pages 18 to 30 form part of these financial statements.

Balance Sheet
As at 31 December 2021

	Note	2021 £	2021 £
Tangible assets	10		6,784
			6,784
Current assets			
Debtors	11	14,739	
Cash at bank and in hand		175,382	
		190,121	
Creditors: amounts falling due within one year	12	(11,854)	
Net current assets			178,267
Total assets less current liabilities, being net assets			185,051
Charity funds			
Restricted funds	13		102,986
Unrestricted funds	13		82,065
Total funds			185,051

The financial statements were approved and authorised for issue by the Trustees on 04 October 2022 and signed on their behalf by:

I. Ahmed

I Ahmed
Chair

The notes on pages 18 to 30 form part of these financial statements.

Statement of Cash Flows
For the period ended 31 December 2021

	Note	Period ended 31 December 2021 £
Cash flows from operating activities		
Net cash used in operating activities	16	175,382
Change in cash and cash equivalents in the period		175,382
Cash and cash equivalents at the end of the period	17	175,382

The notes on pages 18 to 30 form part of these financial statements

Notes to the Financial Statements
For the period ended 31 December 2021

1. General information

Jigsaw Charity is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales under the number 1192402. The principal office address is given in the reference and administrative details section and the principal objectives of the Charity are set out in the Trustees' Report.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These are the first financial statements of the Charity that conform to the Charities SORP (FRS 102). The financial statements are presented for a period of 14 months commencing from the date that the CIO was registered, which was 18 November 2020.

The financial statements are presented in the Charity's functional currency of GBP (Sterling). They are prepared to the nearest £.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Jigsaw Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The following principal accounting policies have been applied:

2.2 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. The Trustees have also prepared cash flow forecasts, which demonstrate that the CIO continues to be able to meet its liabilities as they fall due for a period of at least twelve months from the date of approval of the financial statements. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Notes to the Financial Statements
For the period ended 31 December 2021

2. Accounting policies (continued)

2.3 Income (continued)

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the CIO which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the period when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the period end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.5 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Notes to the Financial Statements
For the period ended 31 December 2021

2. Accounting policies (continued)

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

The estimated useful lives are as follows:

Fixtures and fittings	- 5 years
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2.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Notes to the Financial Statements
For the period ended 31 December 2021

2. Accounting policies (continued)

2.11 Fund accounting (continued)

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

3. Income from donations and legacies

	Unrestricted funds Period ended 31 December 2021 £	Restricted funds Period ended 31 December 2021 £	Total funds Period ended 31 December 2021 £
Donations	172,864	914,233	1,087,097

4. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds Period ended 31 December 2021 £	Restricted funds Period ended 31 December 2021 £	Total funds Period ended 31 December 2021 £
Direct fundraising costs	3,320	11,621	14,941
Advertising and marketing	12,110	-	12,110
	15,430	11,621	27,051

Notes to the Financial Statements
For the period ended 31 December 2021

5. Analysis of grants

	Grants to Institutions Period ended 31 December 2021 £	Total funds Period ended 31 December 2021 £
Prevention or relief of poverty	840,583	840,583

The Group has made the following material grants to institutions during the year:

Name of institution	2021 £
ISWA	294,805
Deniz Feneri Association	115,379
Human Call Association Daleel Madani	60,267
Ghirass	80,073
MEHD Foundation	39,224
Sindh Development Organisation (SDO)	239,728
	829,476
Other grants to institutions	11,107
	840,583

Notes to the Financial Statements
For the period ended 31 December 2021

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds Period ended 31 December 2021 £	Restricted funds Period ended 31 December 2021 £	Total Period ended 31 December 2021 £
Prevention or relief of poverty	75,369	799,626	874,995

7. Analysis of expenditure by activities

	Activities undertaken directly Period ended 31 December 2021 £	Grant funding of activities Period ended 31 December 2021 £	Support costs Period ended 31 December 2021 £	Total funds Period ended 31 December 2021 £
Prevention or relief of poverty	454	840,583	33,958	874,995

Analysis of direct costs

	Total funds Period ended 31 December 2021 £
Travel and subsistence	454

Notes to the Financial Statements
For the period ended 31 December 2021

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds Period ended 31 December 2021 £
Depreciation	395
Computer equipment	1,005
Website costs	166
Telephone and internet	497
Software subscriptions and licences	841
Repairs and maintenance	2,313
Rent (donated services)	12,000
Printing, postage and stationery	1,215
Utilities	3,914
Subscriptions	8
Bank charges	645
Legal and professional fees	9,300
Cleaning and waste disposal	1,445
Sundry costs	57
Insurance	157
	33,958

8. Auditors' remuneration

	Period ended 31 December 2021 £
Fees payable to the CIO's auditor for the audit of the CIO's annual financial statements	9,300

Notes to the Financial Statements
For the period ended 31 December 2021

9. Trustees' remuneration and expenses

The Charity has no employees and to this extent, there are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. During the period, no Trustees received any remuneration or other benefits.

During the period ended 31 December 2021, no Trustee expenses have been incurred.

10. Tangible fixed assets

	Fixtures and fittings £
Cost	
Additions	7,179
At 31 December 2021	<u>7,179</u>
Depreciation	
Charge for the period	395
At 31 December 2021	<u>395</u>
Net book value	
At 31 December 2021	<u><u>6,784</u></u>

11. Debtors

	2021 £
Prepayments and accrued income	14,739
	<u>14,739</u>

12. Creditors: Amounts falling due within one year

	2021 £
Trade creditors	2,554
Accruals and deferred income	9,300
	<u><u>11,854</u></u>

Notes to the Financial Statements
For the period ended 31 December 2021

13. Statement of funds

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
Unrestricted funds				
Designated funds				
Tangible fixed assets	-	(395)	7,179	6,784
General funds				
General Funds	172,864	(90,404)	(7,179)	75,281
Total Unrestricted funds	172,864	(90,799)	-	82,065
Restricted funds				
Bee Honey Project	7,315	(7,315)	-	-
Bread	322	(5)	-	317
Yemen	1,517	(1,517)	-	-
Burma	60	(1)	-	59
Fidyah	550	(550)	-	-
Food	71,512	(22,577)	-	48,935
Water Pump Appeal	139,487	(127,464)	-	12,023
Winter - Lebanon	52,507	(59,548)	-	(7,041)
Funeral UK	3,035	(3,035)	-	-
Medical Aid	61,658	(61,642)	-	16
Orphans	12,212	(11,708)	-	504
Pakistan	56,954	(51,079)	-	5,875
Palestine	3,951	(3,464)	-	487
Ramadan Food	337,510	(337,510)	-	-
Rickshaws Pakistan	5,100	(5,100)	-	-
Self Reliance Scheme	6,026	(5,849)	-	177
Sewing Machines	6,083	(6,083)	-	-
Sudan	84	(1)	-	83
Syria	110,449	(85,237)	-	25,212
Zakat	31,938	(15,599)	-	16,339
Wheelchairs	5,963	(5,963)	-	-
	914,233	(811,247)	-	102,986
Total of funds	1,087,097	(902,046)	-	185,051

Notes to the Financial Statements
For the period ended 31 December 2021

13. Statement of funds (continued)

Tangible fixed assets

This designated funds represents the capital element of the fixed assets

Bee Honey Project

This restricted fund is part of the Entrepreneurship project designed to enable those living in poverty setup a honeybee farming business. The donations support the purchase of a hive and associated equipment so that families can produce and sell honey.

Bread

This restricted fund provides funds to purchase bread being a basic necessity to feed thousands of people.

Project Yemen

This project provides support to those affected by the humanitarian crisis in Yemen. The donations support the provision of life saving food packs as well as medical and financial assistance.

Burma

Project to construct water pumps, wells and solar plants.

Fidyah

Religious donations made in Islam when a fast is missed or broken to feed those in need.

Food

This project seeks to put food on the table of those families in need around the world and achieving food security.

Water Pump Appeal

This project seeks to provide access to safe and clean drinking water through strategically placed water interventions such as water pumps and plants in villages.

Winter - Lebanon

This project seeks to provide vital winter aid to refugees and displaced families in Lebanon to keep them warm through the colder months.

Funeral - UK

The Burial fund is designed to help struggling families in the UK with funeral costs and arrangements to help ease the burden and relive some of the pressure.

Medical Aid

The fund seeks to provide medical, healthcare and disability support. Support is in various forms such as wheelchairs to provide mobility, hospital support, eye surgery and other cases. Donations help with the purchase of various disability movement aids. The aid is currently distributed in Sindh, Pakistan.

Orphans

The project provides financial support and assistance to orphans. For example, the provision of winter clothing, hygiene packs and educations kits to enable children to overcome adversity and set them on a path to betterment.

Pakistan

The project seeks to address one of the biggest challenges in the country, being access to potable water. Assistance is also provided in the form of livelihood projects, orphan support, medical, and financial assistance. Donations support the purchase of sewing machines, winter aid kits and the installation of solar water plants.

13. Statement of funds (continued)

Palestine

The project seeks to provide relief solutions (food security) to families in Palestine, in the form of food parcels.

Ramadan Food

The project looks to hand deliver food parcels to refugees unable to enjoy the month of Ramadan. In particular, the delivery of life saving food parcels to Syrian and Palestinian families living in poverty in refugee camps in Lebanon.

Rickshaws - Pakistan

The project looks to raise donations to fund the purchase of Rickshaws in Pakistan, to provide a source of income generation for needy families. Rickshaws can be utilised for different enterprises including pick and drop services, food trucks or modified to use as vans for fruit-sellers.

Self Reliance Scheme

The project focuses around providing social support to communities in rural, semi-urban and urban areas by encouraging them to ascertain their own needs. Programmes include special education for children, support for children going to school to cover the cost of uniform and fees, provision of safe drinking water facilities and sanitation at community level, promoting agricultural practices, organising training workshops for livelihood improvement and strengthening local communities through networking.

Sewing Machines

Project seeks to encourage entrepreneurship and livelihoods by providing sewing machines to help empower vulnerable women in Sindh by providing them with a sustainable source of income for a family of around £80 to £100 per month.

Sudan

The project seeks to provide relief solutions (food security, winter aid and debt relief) to families in Sudan.

Project Syria and Jigsaw Village

The project seeks to provide food security, winter aid, and debt relief to families in Syria through the provision of food parcels, bread, blankets and funds to pay family rent for a year.

A key part of the Syria project is the Jigsaw Village. The aim of the project is to build a village in Syria, consisting of 400 secure homes for displaced Syrians (Syrian refugee families) located in the safe zone near the Turkish Border. The village is designed to be a safe haven for refugees, women and children to survive the winter. The estimated cost of building a house in the village is £1,000, made of two rooms, kitchen and bathroom with water.

Zakat

Zakat is a form of obligatory charity that has the potential to ease the suffering of millions. Zakat is distributed according to the 8 Islamic principles. Donations are used to fund one or more projects including livelihood support (small business start ups such as small grocery shops and phone repair shops for as little as £400, mobile food carts costing £1,250 and honey bee farming costing £130), clean water (installation of solar water plants costing £1,800, installation of large hand pump costing £280, and installation of small hand pump costing £120), orphan support and food parcels.

Wheelchairs

Donations to support the purchase of wheelchairs (disability movement aid) bringing the joy of mobility and independence to disabled, sick and elderly people. Wheelchairs are currently being distributed in Sindh, Pakistan.

Notes to the Financial Statements
For the period ended 31 December 2021

14. Summary of funds**Summary of funds - current period**

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
Designated funds	-	(395)	7,179	6,784
General funds	172,864	(90,404)	(7,179)	75,281
Restricted funds	914,233	(811,247)	-	102,986
	<u>1,087,097</u>	<u>(902,046)</u>	<u>-</u>	<u>185,051</u>

15. Analysis of net assets between funds**Analysis of net assets between funds - current period**

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	6,784	-	6,784
Current assets	87,135	102,986	190,121
Creditors due within one year	(11,854)	-	(11,854)
Total	<u>82,065</u>	<u>102,986</u>	<u>185,051</u>

16. Reconciliation of net movement in funds to net cash flow from operating activities

	Period ended 2021 £
Net income for the period (as per Statement of Financial Activities)	<u>185,051</u>
Adjustments for:	
Depreciation charges	(6,784)
Increase in debtors	(14,739)
Increase in creditors	11,854
Net cash provided by operating activities	<u>175,382</u>

Notes to the Financial Statements
For the period ended 31 December 2021

17. Analysis of cash and cash equivalents

	2021
	£
Cash in hand	175,382
Total cash and cash equivalents	175,382

18. Analysis of changes in net debt

	Cash flows	At 31
	£	December
		2021
		£
Cash at bank and in hand	175,382	175,382
	175,382	175,382

19. Related party transactions

The Charity has not entered into any related party transaction during the period, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2021.